

ACT  
*Relating to Municipal Employees'  
Annuity and Benefit Fund  
Chicago*

WITH  
EXPLANATORY STATEMENT  
*and* ACCOMPANYING TABLES

THE RETIREMENT BOARD

HARRY E. WALLACE, *President*  
GEORGE F. HARDING, *Vice-President*  
CLAYTON F. SMITH, *Treasurer*  
WILLIAM J. ROACH, *Secretary*  
JOHN F. CULLERTON

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JAMES W. BREEN,  
*First Assistant Corporation Counsel, Attorney*  
DONALD F. CAMPBELL, *Actuary*  
WILLIAM D. CASSIDY, *Clerk*

ADDRESS ALL COMMUNICATIONS TO  
THE MUNICIPAL EMPLOYEES' ANNUITY  
AND BENEFIT FUND  
ROOM 1005 CITY HALL  
CHICAGO, ILL.



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AN ACT entitled, "*An Act to provide for the creation, setting apart, maintenance, and administration of a municipal employees' annuity and benefit fund in cities having a population exceeding two hundred thousand inhabitants,*" approved June 29, 1921, in force, July 1, 1921.

SECTION 1. *Be it enacted by the People of the State of Illinois, represented in the General Assembly:* That in each city of this State, having a population of more than two hundred thousand (200,000) inhabitants a Municipal Employees' Annuity and Benefit Fund shall be created, set apart, maintained and administered, in the manner prescribed in this Act, for the benefit of municipal employees employed by such city, and of the widows and children of such municipal employees, and of all contributors to, participants in, and beneficiaries of any municipal pension fund in operation, in such city at the time this Act shall come in force and effect in such city, under and by virtue of an Act entitled, "*An Act to provide for the formation and disbursement of a pension fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their positions under and by virtue of an Act entitled, 'An Act to regulate the civil service of cities,' approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town,*" approved May 31, 1911, in force July 1, 1911, as subsequently amended.

§ 2. A board composed of five (5) members shall be and constitute a board of trustees authorized to carry out the provisions of this Act and charged with the duty of administering the Annuity and Benefit Fund herein provided for. Said board of trustees shall be known as the Retirement Board of the Municipal Employees' Annuity and Benefit Fund of such city, which board is hereinafter referred to as the "Retirement Board."

The said Retirement Board shall consist of the following: The City Comptroller and City Treasurer of such city and three (3) members who shall be municipal employees employed by such city.

If a municipal pension fund shall be in operation in such city at the time this Act shall come in force and effect therein, under and by virtue of an Act entitled, "*An Act to provide for the formation and disbursement of a pension fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their positions under and by virtue of an Act entitled, 'An Act to regulate the civil service of cities,' approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town,*" approved May 31, 1911, in force July 1, 1911, as subsequently amended, and three municipal employees of such city, elected from among the municipal employees of such city in accordance with the provisions of said Act, shall be members of the board of trustees of such municipal pension fund at the time this Act shall come in force and effect in such city, such municipal employees shall, on the date upon which this Act shall come in force and effect in such city, become members of the Retirement Board for terms as

follows: The member of such board of trustees of such pension fund whose term of office shall expire in the year in which this Act shall come in force and effect in such city shall become a member of the Retirement Board for a term which shall end on the first day in the month of December of the first year after the year in which this Act shall come in force and effect in such city, the member of such board of trustees whose term of office shall expire in the first year after the year in which this Act shall come in force and effect in such city shall become a member of such Retirement Board for a term which shall end on the first day in the month of December of the second year after the year in which this Act shall come in force and effect in such city, and the member or such board of trustees whose term of office shall expire in the second year after the year in which this Act shall come in force and effect in such city shall become a member of such Retirement Board for a term which shall end on the first day in the month of December of the third year after the year in which this Act shall come in force and effect in such city. If such municipal employees shall not be members of the Board of Trustees of such Municipal Pension Fund at the time this Act shall come in force and effect in such city, or if no such Municipal Pension Fund shall be in operation in such city at such time, the mayor of such city shall, within thirty (30) days from and after the date upon which this Act shall come in force and effect in such city, arrange for and hold an election, at which all municipal employees employed by such city at the time such election shall be held, shall have a right to vote, and at which the ballot shall be of secret character, for the election of three (3) members of said Retirement Board who shall be municipal employees employed by such city. At such election one such municipal employee shall be elected for a term which shall end on the first day in the month of December of the first year after the year in which this Act shall come in force and effect in such city, one for a term which shall end on the first day in the month of December of the second year after the year in which this Act shall come in force and effect in such city, and one for a term which shall end on the first day in the month of December of the third year after the year in which this Act shall come in force and effect in such city.

In the first year after the year in which this Act shall come in force and effect in such city, and in each year thereafter, the Retirement Board shall conduct a regular election, under rules to be adopted by it, at least thirty (30) days prior to the date of expiration of the term of the municipal employee member whose term shall next expire, for the election of a successor to such member for a term of three (3) years. Each such successor shall be a municipal employee employed by such city. At all such elections all municipal employees (as hereinafter defined) employed by such city at the time any such election shall be held shall have a right to vote, and the ballot shall be of secret character.

Any member of the Retirement Board, elected as aforesaid, shall continue in office until his successor shall have been elected and shall have qualified.

If a vacancy shall occur in the membership of said Retirement Board owing to death, resignation or any other cause, said vacancy shall be filled as follows: In case the vacant membership be that of an *ex officio* member, the mayor of such city shall appoint a person to serve until a person qualified as hereinbefore described shall assume the duties of member of said board. In case the vacant membership be that of an elective member the remaining elective members of the Retirement Board shall appoint a municipal employee who shall serve until a municipal employee shall be elected and shall qualify to serve during the remainder of the unexpired term. Such municipal employee shall be elected at a special election which shall be held concurrently with and in the same manner as the next regular election for the election of a municipal employee member of the Retirement Board.

Any person elected as aforesaid shall qualify for the office of member of said Retirement Board by taking an oath of office. Said oath shall be administered by the City Clerk of such city and a copy thereof shall be kept in the office of said City Clerk.

Any member of said Retirement Board, elected as aforesaid, by the municipal employees employed by such city, who shall leave the service of such city or be or become a member of any other Annuity and Benefit Fund, or any Annuity and Retirement Fund, or any pension fund, except the Municipal Pension Fund described in section 1 of this Act shall automatically cease to be a member of said Retirement Board.

§ 3. No member of said retirement board shall receive or have any right to receive any money or moneys from the Annuity and Benefit Fund herein provided for as salary for service performed as a member of said board but any municipal employee member shall have a right to and shall be reimbursed for any amount of salary which shall be withheld from such member by the City Comptroller of such city, or by any officer or employee of such city, because of attendance at any meeting of said Retirement Board or the performance of any other duty in connection with the Annuity and Benefit Fund herein provided for.

§ 4. The said Retirement Board shall hold regular meetings in the months of March, June, September and December of each year and shall hold such other meetings as may be deemed necessary by such board. A majority of the members of said Retirement Board shall constitute a quorum for the transaction of business at any such meeting, *provided*, that no annuity or benefit shall be allowed or granted and no money shall be paid out of the Annuity and Benefit Fund herein provided for unless the same shall be ordered by a vote of the majority of the members of said Retirement Board.

§ 5. As soon as possible after this Act shall come in force and effect in such city, the said Retirement Board shall meet and from among its members elect by a majority vote of the members who vote upon the question, a president and a recording secretary who shall serve as such president and recording secretary respectively until the successor of each such officer of said board shall be elected as stated hereinafter in this section.

At the regular meeting in December of the year in which this Act shall come in force and effect in such city, and at the regular meeting in December of each year thereafter, the said Retirement Board shall elect, by a majority vote of the members who vote upon the question, a president, and a recording secretary from among its own members. Such recording secretary shall make a complete record of the proceedings of all meetings of said Retirement Board and shall perform such other duties as said Retirement Board shall direct.

§ 6. The Retirement Board shall have the power and it shall be the duty of said Retirement Board to:

(a) See that all amounts specified in this Act to be applied to the Annuity and Benefit Fund herein provided for, from any source, are collected and applied to such fund. It shall see that the various sums to be deducted from the salaries of the various municipal employees concerned are deducted and that such sums are paid into said fund, and that the various sums to be contributed by the city are so contributed and are received into said fund, and that any revenue in the form of interest upon moneys invested or upon moneys due to said fund is received and placed in said fund, and that all other moneys which should accrue to said fund are collected and paid into it.

(b) Notify, on or before the first day in the month of December of the year in which this Act shall come in force and effect in such city, the City Comptroller of such city of the amounts or percentages of salary which shall be deducted from the salaries of all municipal employees (as hereinafter defined) employed by such city and paid into the Annuity and Benefit Fund herein provided for, from and after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city.

(c) Notify such City Comptroller concerning any such amount or percentage of salary to be deducted whenever said Retirement Board shall deem notice concerning such matter necessary.

(d) Accept by gift, grant, bequest or otherwise any money or property of any kind and use the same for the purposes of the Annuity and Benefit Fund herein provided for.

(e) Invest the moneys of said Annuity and Benefit Fund in interest bearing bonds of the United States, or of the State of Illinois, or of any county, city, village, incorporated town, municipal corporation, or school district in said State, or in any special assessment bonds issued by any city, village or incorporated town in said State under and by virtue of an Act entitled "An Act concerning local improvements", approved June 14, 1897, in force July 1, 1897, as subsequently amended. Any bond purchased by the said Retirement Board shall be registered in the name of the Retirement Board of the Annuity and Benefit Fund herein provided for.

(f) Have an audit of the accounts of the Annuity and Benefit Fund herein provided for made at least once each year, by a person or persons competent to perform such work.

(g) Consider and pass upon all applications for annuities and benefits, authorize the payment of any annuity or benefit, and suspend any such payment or payments in accordance with the provisions of this Act.

(h) Require each municipal employee employed by such city,—including, in addition to all others, those on vacation, and those on leave of absence and those absent on account of lack of work—to file a statement or statements, in such form as the said Retirement Board shall direct, concerning all service (as defined in this Act) rendered to such city by such municipal employee prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city; examine such statements and determine the various periods of such service rendered by such municipal employees, which determination shall be conclusive as to any period of such service unless said Retirement Board shall reconsider any case within two years from the date of such determination and shall change the determination in such case.

(i) Determine, from such information as shall be available to said Retirement Board, the period of service rendered prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, by any such municipal employee who shall fail to file such a statement, or whose statement such Retirement Board shall be unable to verify. Any such determination shall be conclusive as to any such period of service unless said Retirement Board shall reconsider any such case within two years from the date of such determination and shall change the determination in such case.

(j) Issue to each present employee (as hereinafter defined) as soon as possible and practicable after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, a certificate which shall show the entire period of service rendered by such present employee prior to such date and the amounts to the credit of such present employee as of such date, for Prior Service Annuity and Widow's Prior Service Annuity purposes.

(k) Submit a report in the month of March of each year to the City Council of such city. Said report shall be made as of the close of business on the thirty-first day of December of the preceding year and shall contain a detailed statement of the affairs of the Annuity and Benefit Fund under the control of said Retirement Board. Such report shall show the income and disbursements of, and the assets and liabilities of each fund established and maintained, as hereinafter provided, within the Annuity and Benefit Fund herein provided for, during the preceding year.

(l) Compel witnesses to attend and testify before it upon any matter concerning such Annuity and Benefit Fund and allow fees not in excess of three (3) dollars to any such witness for such attendance upon any one day. The president and other members of the said Retirement Board are empowered to administer oaths to such witnesses.

(m) Appoint such actuarial, medical, clerical or other employees as shall be necessary and fix their compensation.

(n) Make rules and regulations necessary for the proper conduct of the affairs of such Annuity and Benefit Fund.

§ 7. The City Treasurer of such city shall be the treasurer and custodian of the Annuity and Benefit Fund herein provided for and shall furnish to the said Retirement Board a bond of such amount as the said board may designate, which bond shall indemnify the said board against any loss which may result from any action or failure to act on the part of such treasurer and custodian or any of his agents. All fees and charges incidental to the procuring and giving of such bond shall be paid by said Retirement Board.

§ 8. The chief legal officer of such city shall be the legal advisor of and attorney for the said Retirement Board.

§ 9. No member of the Retirement Board, nor any person officially connected with said board, either as an employee of said board, or as legal advisor thereof, or as custodian of the Annuity and Benefit Fund herein provided for, shall have any right to receive any commission on account of any investment made by said Board, nor shall any such person act as the agent of any other person or persons concerning any such investment.

§ 10. It shall be the duty of the proper officers of such city to:

(a) Deduct all sums which this Act provides shall be deducted from the salaries of municipal employees, and pay such sums to the Retirement Board of the Annuity and Benefit Fund herein provided for in such manner as said Retirement Board shall specify.

(b) On the first day of each month, notify the Retirement Board of the employment of any new municipal employees, and of all discharges, resignations and suspensions from the service, deaths, and changes in salary of municipal employees which shall have occurred during the preceding month, and state the dates upon which any such events shall have occurred.

(c) Procure for and transmit to the Retirement Board, in such form and at such time or times as shall be specified by said Retirement Board, all information requested by said Retirement Board concerning the service, age, salary, residence, marital condition, wife or widow, children, physical condition, mental condition, and death of any municipal employee employed by such city, in particular, information concerning service rendered by any such municipal employee prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city.

(d) Convey to the Retirement Board all information required by said Retirement Board concerning each newly appointed municipal employee immediately after the appointment of such municipal employee.

(e) Certify to the Retirement Board, as of some day in each year to be fixed by said Retirement Board, the name of each municipal employee to whom this Act applies.

(f) Keep such records concerning municipal employees as the Retirement Board may reasonably require and shall specify.

(g) All such duties shall be performed by said officers of such city without any cost to the Annuity and Benefit Fund herein provided for.

§ 11. It shall be lawful for any such city to levy a tax, of not more than eight-tenths (8/10) of a mill on the dollar of the assessed valuation of all taxable property in such city, upon all taxable property in such city for the purpose of providing revenue for the Annuity and Benefit Fund herein provided for.

For such purpose, beginning in the year in which this Act shall come in force and effect in such city, the city council of such city shall levy such a tax annually upon all taxable property in such city at the rate on the dollar of the assessed valuation of all such taxable property that will produce a sum which, when added to the amounts deducted from the salaries of the municipal employees included under the provisions of this Act and applied to the Annuity and Benefit Fund herein provided for, will be sufficient for the purposes of said fund in accordance with the provisions of this Act. Said tax shall be levied and collected in like manner with the general taxes of such city, and shall be in addition to all other taxes which such city is now or may hereafter be authorized to levy upon the aggregate valuation of all taxable property within such city. The County Clerk of the county in which such city is located, in reducing tax levies under the provisions of an Act entitled, "An Act concerning the levy and extension of taxes," approved May 9, 1901, in force July 1, 1901, as subsequently amended, shall not consider any such tax as a part of the general tax levy for city purposes, and shall not include the same in the limitation of two (2) per cent of the assessed valuation upon which taxes are required to be extended.

The amount of the tax to be levied in any one year shall be certified to the City Council of such city on or before the first day in the month of October of such year, by the Retirement Board of the Annuity and Benefit Fund herein provided for.

As soon as any revenue derived from the said tax shall be collected, the same shall be paid to the city treasurer of such city and shall be held by such city treasurer for the benefit of the Annuity and Benefit Fund herein provided for and all such revenue shall be paid into said Annuity and Benefit Fund in accordance with the provisions of this Act.

If the funds available for the purposes of this Act shall be insufficient during any year to meet the requirements of this Act, such city may issue tax anticipation warrants, as provided by law, against the tax levy herein provided for for the current fiscal year.

The various sums, hereinafter stated, to be contributed by such city for the purposes of this Act and any interest to be contributed by such city in accordance with the provisions of this Act, shall be taken from the revenue derived from said tax and, except for the purpose of defraying the cost of administration of the Annuity and Benefit Fund herein provided for during the calendar year in which this Act shall come in force

and effect in such city, no money of such city derived from any source other than the levy and collection of said tax or the sale of tax anticipation warrants in accordance with the provisions of this section shall be used to provide revenue for the Annuity and Benefit Fund herein provided for.

§ 12. The following words and terms as used in this Act shall mean as follows, respectively:

“Municipal Employee”: Any person who was, is, or shall be employed by such city and who has been or who shall be appointed to his position in the service of such city under and by virtue of an Act entitled, “An Act to regulate the civil service of cities”, approved and in force March 20, 1895, as subsequently amended, and any person employed by such city who was appointed to the service of such city prior to the date upon which the said Act shall have come into force and effect therein: *Provided, however*, this definition shall not include and this Act shall not apply to any person employed in the service of such city by virtue of temporary appointment as defined in section 10 of said “Act to regulate the civil service of cities”; nor to any person employed in a position the duties of which will not ordinarily permit of service during a calendar year for four months in any case wherein the salary or wage is on a monthly basis, or for seventeen weeks in any case wherein the salary or wage is on a weekly basis, or for one hundred days in any case wherein the salary or wage is on a daily basis, or for seven hundred hours in any case wherein the salary or wage is on an hourly basis; nor to any person employed in a position classified by the civil service commission of such city as in the labor service of such city unless such person employed in a position classified as in the labor service shall be a participant in a municipal pension fund (as defined hereinafter in this section) in operation in such city at the time this Act shall come in force and effect therein, or unless such person employed in a position classified as in the labor service of such city, if he shall be in the service of such city at the time this Act shall come in force and effect therein and shall not be a participant in any such pension fund, shall within six months thereafter apply in writing to the Retirement Board to be included under the provisions of this Act, or unless such person if he shall not be in the service of such city at the time this Act shall come in force and effect therein, shall within six months from and after the date upon which he shall enter the service of such city, make a like application to the Retirement Board; nor to any employee of such city who shall be a participant in any annuity and benefit fund, Annuity and Retirement Fund or any pension fund of such city now or hereafter in operation therein, except the Annuity and Benefit Fund herein provided for or the Municipal Pension Fund defined hereinafter in this section.

“Future Entrant”:—Any municipal employee who shall be employed as a municipal employee of such city for the first time on or after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city.

“Present Employee”:—Any municipal employee who shall be in the employ of such city as a municipal employee thereof on the thirty-first day

in the month of December of the year in which this Act shall come in force and effect in such city.

“Salary” :—Annual salary; *provided*, that three thousand dollars (\$3,000.00) shall be the maximum amount of the annual salary of any municipal employee which shall be considered for any purpose under this Act. Any amount of annual salary in excess of said amount of three thousand dollars (\$3,000.00) which any municipal employee shall receive shall not be considered for any purpose under this Act.

“Disability” :—A condition of physical or mental incapacity on the part of a municipal employee to perform the duties of his position in the service.

“Discharge” :—Complete separation from the service.

“Assets” :—The total value of cash and other property held. Bonds shall be held at their book values.

“Municipal Pension Fund” :—Any pension fund created and operating under and by virtue of an Act entitled, “An Act to provide for the formation and disbursement of a pension fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their positions under and by virtue of an Act entitled, “An Act to regulate the civil service of cities,” approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town,” approved May 31, 1911, in force July 1, 1911, as subsequently amended.

§ 13. To defray the cost of administration of the Annuity and Benefit Fund herein provided for during the calendar year in which this Act shall come in force and effect in such city, the City Council of such city shall provide a sum not in excess of seven thousand (\$7,000.00) dollars from any moneys available for such purpose.

Thereafter, to provide the money necessary to defray the cost of administration of the Annuity and Benefit Fund herein provided for, contributions to said Annuity and Benefit Fund shall be made by the municipal employees of such city and by such city as follows:

During the first year after the year in which this Act shall come in force and effect in such city, one-tenth ( $1/10$ ) of one (1) per cent of each payment of the salary of each municipal employee from whose salary deductions are made for Age and Service Annuity purposes, as stated hereinafter, shall be deducted at the time that any payment of salary shall be payable to such municipal employee and shall be paid into such Annuity and Benefit Fund, and the city shall contribute any additional amount required to defray the cost of such administration.

During the second year after the year in which this Act shall come in force and effect in such city, and during each year thereafter, one-half ( $1/2$ ) of the total sum which shall have been estimated, on or before the first day in the month of October of each preceding year, by the

Retirement Board as necessary to defray the cost of administration during such year shall be contributed by the municipal employees as follows:

Such amount (one-half ( $\frac{1}{2}$ ) of such total sum) shall be prorated each year among all municipal employees who are contributing for Age and Service Annuity in proportion to the annual salary of each such municipal employee and a sum equal to the percentage of the annual salary of each such municipal employee which the sum prorated to such municipal employee shall bear to such annual salary shall be deducted from each payment of the salary of such employee during any such year.

During each such year, the city shall contribute an amount equal to one-half ( $\frac{1}{2}$ ) of the total sum estimated by the Retirement Board as necessary to defray the cost of administration for such year.

§ 14. For all purposes of this Act it shall be assumed that the annual salary of any present employee has been of the same amount throughout the entire period of service rendered by such employee prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, that such salary shall be at five o'clock p. m. on the thirty-first day in the month of December of the year in which this Act shall come in force and effect in such city.

§ 15. Annuity to be known as "Age and Service Annuity" shall be provided for future entrants and for present employees. Except as provided in section 50 of this Act, any such annuity shall consist of equal monthly payments for life. The first payment shall not become due and payable until one month after the occurrence of the event upon which payment of such annuity shall depend.

§ 16. To provide Age and Service Annuities for future entrants, contributions to the Annuity and Benefit Fund herein provided for shall be made by each future entrant and by such city as follows:

From and after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, three and one-fourth ( $3\frac{1}{4}$ ) per cent of each payment of the salary of each future entrant shall be deducted and contributed to the Annuity and Benefit Fund herein provided for. Such deductions shall be made at the times such payments of salary are payable and shall be continued while such future entrant shall be in the service until he shall attain an age of sixty-five (65) years.

Concurrently with each such deduction from the salary of any future entrant, the city shall contribute a sum equal to five and three-fourths ( $5\frac{3}{4}$ ) per cent of each payment of the salary of such future entrant. In case it shall not be possible or practicable for the city to make any such contribution at the same time that any such deduction shall be made, the city shall make such contribution as soon as possible and practicable thereafter with interest thereon at the rate of four (4) per cent per annum to the time it shall be made, so that each such contribution shall equal exactly one and ten-thirteenths ( $1\frac{10}{13}$ ) times the value of each such corresponding deduction as such value shall be at the time such contribution shall be made.

Each such deduction from salary and corresponding contribution by the city shall be allocated to the account of and credited to the future entrant for whose benefit it is made for Age and Service Annuity purposes. Each amount so credited to a future entrant shall be improved to the credit of such future entrant by interest at the rate of four (4) per cent per annum during all time thereafter that such future entrant shall be in the service, until such future entrant shall attain an age of sixty-five (65) years. The sum thus accumulated shall be the amount which shall be used to provide Age and Service Annuity for such future entrant. Any interest or other accretion upon the accumulated sum to the credit of any such future entrant at the time such future entrant shall have attained an age of sixty-five (65) years, which may accrue thereafter, shall not be credited to any such future entrant for the purpose of increasing the amount of annuity to which such future entrant shall have a right.

§ 17. To provide Age and Service Annuities for present employees, contributions to the Annuity and Benefit Fund herein provided for shall be made by each present employee and by such city as follows:

From and after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, three and one-fourth ( $3\frac{1}{4}$ ) per cent of each payment of the salary of each present employee shall be deducted and contributed to the Annuity and Benefit Fund herein provided for. Such deductions shall be made at the times such payments of salary are payable and shall be continued while such present employee shall be in the service until the amount so deducted from the salary of such present employee together with the amount deducted from his salary or otherwise paid by him according to law, and applied to any Municipal Pension Fund in operation, by authority of law, in such city at the time this Act shall come in force and effect in such city, with interest on both such amounts at the rate of four (4) per cent per annum, shall be equal to the sum which would have accumulated to the credit of such present employee for Age and Service Annuity purposes from sums deducted from his salary if deductions from his salary for such purposes at the rate herein stated had been made during the entire period of his service until his attainment of an age of sixty-five (65) years, together with interest upon such sum at the rate of four (4) per cent per annum for the period of time subsequent to his attainment of an age of sixty-five (65) years.

Concurrently with each such deduction from the salary of any present employee, the city shall contribute a sum equal to five and three-fourths ( $5\frac{3}{4}$ ) per cent of each payment of the salary of such present employee until such present employee shall have attained an age of sixty-five (65) years. In case it shall not be possible or practicable for the city to make any such contribution at the same time that any such deduction shall be made, the city shall make such contribution as soon as possible and practicable thereafter, with interest thereon at the rate of four (4) per cent per annum to the time it shall be made, so that each such contribution shall equal exactly one and ten-thirteenths ( $1\frac{10}{13}$ ) times the value of each such corresponding deduction as such value shall be at the time such contribution shall be made.

Each deduction from the salary of any present employee for Age and Service Annuity purposes, made prior to the date when the amount of Age and Service Annuity to which such present employee shall have a right shall be fixed as stated in section 27 of this Act and each corresponding contribution by the city for such annuity purposes shall be allocated to the account of and credited to the present employee for whose benefit it is made, and shall be improved to the credit of such present employee by interest at the rate of four (4) per cent per annum during the time such present employee shall be in the service until the amount of such Age and Service Annuity shall be fixed. The sum thus accumulated shall be the amount which shall be used to provide Age and Service Annuity for such present employee. Any accretion, by way of interest or otherwise, upon such sum or any deduction from the salary of such present employee made after the amount of such annuity shall be fixed shall not be credited to such present employee for the purpose of increasing the amount of annuity to which such present employee shall have a right.

§ 18. Annuity to be known as "Prior Service Annuity" shall be provided for present employees in addition to Age and Service Annuity. Except as provided in section 50 of this Act, any such annuity shall consist of equal monthly payments for life. The first payment shall not become due and payable until one month after the occurrence of the event upon which payment of such annuity shall depend.

§ 19. Prior Service Annuity, shall be provided for present employees from amounts to be ascertained by the Retirement Board and credited to such present employees as follows:

(a) As soon as possible, the Retirement Board shall ascertain the amounts which have been deducted from the salary of each present employee and applied to any Municipal Pension Fund in operation in such city at the time this Act shall come in force and effect in such city, and also all other amounts paid into such fund according to law by such present employee before the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city. Each such present employee shall be credited in his account in the Annuity and Benefit Fund herein provided for with an amount equal to the aggregate of all such amounts deducted from his salary and otherwise paid by him, with interest on such amounts at the rate of four (4) per cent per annum from the dates when such amounts shall have been deducted, or paid, to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city.

(b) As soon as possible, the Retirement Board shall ascertain the term of service rendered prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city by each present employee, and each present employee shall be credited to his account with an amount equal to five and three-fourths ( $5\frac{3}{4}$ ) per cent of his annual salary as it shall be on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, for a period of time

equal to that of such service rendered before the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, with interest thereon at the rate of four (4) per cent per annum to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, upon the assumption that one-twelfth ( $1/12$ ) of such five and three-fourths ( $5\frac{3}{4}$ ) per cent of such annual salary was due at the end of each month of such service.

(c) Each amount to the credit of any present employee for Prior Service Annuity purposes under the foregoing provisions of this section shall be improved to the credit of such present employee by interest at the rate of four (4) per cent per annum during the time thereafter that such present employee shall be in the service until the amount of annuity to which such present employee shall have a right shall be fixed as stated in section 27 of this Act.

§ 20. Annuity to be known as "Widow's Annuity," shall be provided for widows of future entrants and of present employees. Except as provided in sections 50 and 58 of this Act, any such annuity shall be a life annuity, and equal payments thereof shall be made monthly throughout the life of the annuitant from and after the date when the event upon which payment of such annuity shall depend shall occur. The first such payment shall not become due and payable until one month from and after such date.

§ 21. To provide widow's annuities for widows of future entrants, contributions to the Annuity and Benefit Fund herein provided for shall be made by each male future entrant and by such city as follows:

From and after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, one (1) per cent of each payment of the salary of each male future entrant less than sixty-five (65) years of age shall be deducted and contributed to the Annuity and Benefit Fund herein provided for. Such deductions shall be made at the same time such payments of salary are payable and shall be continued during the service of such future entrant until he shall attain an age of sixty-five (65) years.

Concurrently with each such deduction from the salary of any male future entrant, the city shall contribute a sum equal to one and three-fourths ( $1\frac{3}{4}$ ) per cent of each payment of the salary of such future entrant. In case it shall not be possible or practicable for the city to make any such contribution at the same time any such deduction shall be made, the city shall make such contribution as soon as possible and practicable thereafter with interest thereon at the rate of four (4) per cent per annum to the time it shall be made, so that each such contribution when made shall equal exactly one and three-fourths ( $1\frac{3}{4}$ ) times the value of each such corresponding deduction as such value shall be at the time such contribution shall be made.

Each such deduction from salary and corresponding contribution by the city shall be allocated to the account of and credited to the future entrant for whose benefit it is made, for Widow's Annuity purposes.

Each amount so credited shall be improved to the credit of such future entrant by interest at the rate of four (4) per cent per annum during all time thereafter that such future entrant shall be in the service, until he shall attain an age of sixty-five (65) years. Any interest or other accretion upon the accumulated sum to the credit of any male future entrant at the time he shall have attained an age of sixty-five (65) years, which shall accrue thereafter, shall not be credited to such male future entrant for the purpose of increasing the amount of annuity for the widow of such future entrant.

§ 22. To provide Widow's Annuities for widows of present employees, contributions to the Annuity and Benefit Fund herein provided for shall be made by each male present employee and by such city as follows:

From and after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, one (1) per cent of each payment of the salary of each male present employee less than sixty-five (65) years of age shall be deducted and contributed to the Annuity and Benefit Fund herein provided for. Such deductions shall be made at the times such payments of salary are payable and shall be continued during the service of each such present employee until he shall have attained an age of sixty-five (65) years.

Concurrently with each such deduction from the salary of a male present employee the city shall contribute a sum equal to one and three-fourths ( $1\frac{3}{4}$ ) per cent of each such payment of the salary of such present employee. In case it shall not be possible or practicable for the city to make any such contribution at the same time any such deduction shall be made, the city shall make such contribution as soon as possible and practicable thereafter, with interest thereon at the rate of four (4) per cent per annum to the time it shall be made, so that each such contribution when made shall equal exactly one and three-fourths ( $1\frac{3}{4}$ ) times the value of each such corresponding deduction as such value shall be at the time such contribution shall be made.

Each such deduction from salary and corresponding contribution by the city shall be allocated to the account of and credited to the present employee for whose benefit it is made, for Widow's Annuity purposes. Each amount so credited shall be improved to the credit of such present employee by interest at the rate of four (4) per cent per annum during all time thereafter, that such present employee shall be in the service until he shall have attained an age of sixty-five (65) years. Any interest or other accretion upon the accumulated sum to the credit of any male present employee at the time he shall have attained an age of sixty-five (65) years, which shall accrue thereafter, shall not be credited to such male present employee for the purpose of increasing the amount of annuity for the widow of such present employee.

§ 23. Annuity, to be known as "Widow's Prior Service Annuity" shall be provided for the widow of each male present employee, in addition to Widow's Annuity. Except as provided in sections 50 and 58 of this Act, any such annuity shall be a life annuity, and equal payments thereof shall be made monthly throughout the life of the annuitant from

and after the date when the event upon which payment of such annuity shall depend shall occur. The first such payment shall not become due and payable until one month from and after such date.

§ 24. Widow's Prior Service Annuity shall be provided for the widows of male present employees from amounts to be ascertained by the Retirement Board and credited to such present employees as follows:

(a) Each married male present employee who shall have attained an age of sixty-five (65) or more years prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, shall be credited in his account for Widow's Prior Service Annuity purposes with an amount equal to two and three-fourths ( $2\frac{3}{4}$ ) per cent of his annual salary, as such salary shall be on such first day in the month of January of such year, for a period of time equal to the term of service rendered by such present employee before such present employee attained an age of sixty-five (65) years, with interest thereon at the rate of four (4) per cent per annum to the time he shall have attained an age of sixty-five (65) years, upon the assumption that one-twelfth ( $1/12$ ) of such two and three-fourths ( $2\frac{3}{4}$ ) per cent of annual salary was due at the end of each month of such term of service.

(b) Each male present employee who shall not have attained an age of sixty-five (65) years before the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, shall be credited in his account for Widow's Prior Service Annuity purposes with an amount equal to two and three-fourths ( $2\frac{3}{4}$ ) per cent of his annual salary, as such salary shall be on the first day in the month of January of such year, for a period of time equal to the term of service rendered by such present employee before such first day in the month of January of such year, with interest thereon at the rate of four (4) per cent per annum to such first day of the month of January of such year, upon the assumption that one-twelfth ( $1/12$ ) of such two and three-fourths ( $2\frac{3}{4}$ ) per cent of annual salary was due at the end of each month of such service rendered prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city. Such amount, so credited, shall be improved to the credit of such present employee by interest at the rate of four (4) per cent per annum during the subsequent service of such present employee until he shall attain an age of sixty-five (65) years.

§ 25. For the purpose of providing Prior Service Annuities, Widow's Prior Service Annuities, and the annuities, pensions and benefits described in sections 53 and 57 of this Act, such city shall make contributions as provided in said section 53.

§ 26. (a) When any future entrant shall attain an age of sixty-five (65) years while in the service, the amount of Age and Service Annuity to which such future entrant shall have a right at any time thereafter when he shall resign or be discharged from the service, and the amount of Widow's Annuity to which his wife shall have a right from and after the date of his death shall be fixed as of their respective ages at that time; *provided*, in case the wife of any such future entrant shall be older than

five (5) years the junior of her husband, her age for annuity purposes shall be assumed to be five (5) years less than his.

(b) No deduction from salary or contribution by the city for any annuity purposes for or on account of any such future entrant shall be made after the time when the amounts of the annuities to which such future entrant, and the wife of such future entrant shall have a right shall have been fixed, and no amount of annuity in excess of that fixed in accordance with the provisions of this section shall be granted to any such future entrant or the widow of such future entrant, and no service of such future entrant rendered after such time shall be considered for annuity purposes.

(c) When any future entrant who shall have attained an age of sixty (60) or more years but less than sixty-five (65) years while in the service shall resign or be discharged from the service, the amount of Age and Service Annuity to which he shall have a right from and after the date of such resignation or discharge and the amount of Widow's Annuity to which his wife shall have a right from and after the date of his death shall be fixed, as of their respective ages, at that time; provided, that if such wife shall be older than five (5) years the junior of such future entrant, her age for annuity purposes shall be assumed to be five (5) years less than his.

(d) When any future entrant who shall have attained an age of fifty-five (55) or more but less than sixty (60) years while in the service and who shall have served ten (10) or more years shall resign or be discharged from the service, the amount of Age and Service Annuity to which he shall have a right from and after the date of such resignation or discharge and the amount of Widow's Annuity to which his wife shall have a right from and after the date of his death shall be fixed, as of their respective ages, at that time; *provided*, that if such wife shall be older than five (5) years the junior of such future entrant, her age for annuity purposes shall be assumed to be five (5) years less than his.

(e) When any future entrant who shall have resigned or been discharged from the service after such future entrant shall have been in the service for a period of ten (10) or more years and before he shall have attained an age of fifty-five (55) years shall attain an age of fifty-five (55) years while not in the service, the amount of Age and Service Annuity to which he shall have a right from and after the time when he shall have attained such age of fifty-five (55) years and shall have applied for annuity, and the amount of Widow's Annuity to which his wife shall have a right from and after the date of his death shall be fixed as of their respective ages at that time; *provided*, that if any such wife shall be older than five (5) years the junior of her husband, her age for annuity purposes shall be assumed to be fifty (50) years.

(f) No amount of annuity other than that fixed in accordance with the provisions of this section shall be granted to any future entrant described in paragraphs (c), (d) and (e) of this section, or to the widow of such future entrant, unless such future entrant shall reenter the service before he shall attain an age of sixty-five (65) years, in which case the amounts of annuities to which such future entrant and his wife shall have a right shall again be fixed when such future entrant shall attain an age

of sixty-five (65) years, or at any time before such time when he shall again resign or be discharged from the service.

§ 27. (a) If any present employee shall have to his credit on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, for Prior Service Annuity purposes, an amount at least sufficient to provide annuity for such present employee as of his age on such first day in the month of January of such year, equal in amount to that to which such present employee would have had a right if deductions from his salary and contributions by such city had been made in accordance with the provisions of section 17 of this Act during the entire period of the service of such present employee until his attainment of an age of sixty-five (65) years, the amount of Prior Service Annuity to which such present employee shall have a right from and after the date when he shall resign or be discharged from the service shall be fixed on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city as of his age at such time, and any such present employee shall not have any right to receive any Age and Service Annuity.

(b) When any present employee who shall have attained an age of sixty-five (65) or more years while in the service shall have to his credit for Age and Service Annuity and Prior Service Annuity purposes an amount sufficient to provide annuity for such present employee as of his age at such time equal in amount to that to which such present employee would have had a right if deductions from his salary and contributions by the city had been made in accordance with the provisions of section 17 of this Act during the entire period of the service of such present employee until his attainment of an age of sixty-five (65) years, the amount of Age and Service Annuity and the amount of Prior Service Annuity to which such present employee shall have a right at any time thereafter when he shall resign or be discharged from the service shall be fixed as of his age at such time.

(c) When any present employee who shall have attained an age of sixty-five (65) or more years while in the service and who shall not have to his credit for Age and Service Annuity and Prior Service Annuity purposes the amount described in paragraph (b) of this section shall resign or be discharged from the service, the amount of Age and Service Annuity and the amount of Prior Service Annuity to which such present employee shall have a right from and after the date of such resignation or discharge shall be fixed as of his age at the time of such resignation or discharge.

(d) The amount of annuity to which the wife of any present employee who shall have attained the age of sixty-five (65) or more years on or before the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, shall have a right, from and after the date of the death of such present employee, shall be fixed on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, as of the age of such wife at the time such present employee became sixty-five (65) years of age; *provided*, that if any such wife shall be older than five (5) years the junior of her husband, her age for annuity purposes shall be assumed to be five (5) years less than his.

(e) The amount of annuity to which the wife of any present employee who shall attain an age of sixty-five (65) years while in the service subsequent to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, shall have a right, from and after the date of the death of such present employee, shall be fixed when such present employee shall attain such age of sixty-five (65) years. Any such annuity shall be computed as of the age of such wife on the date when such present employee shall become sixty-five (65) years of age; *provided*, that if any such wife shall be older than five (5) years the junior of her husband, her age for annuity purposes shall be assumed to be five (5) years less than his.

(f) When any present employee who shall have attained an age of sixty (60) or more but less than sixty-five (65) years while in the service shall resign or be discharged from the service, the amount of Age and Service Annuity and the amount of Prior Service Annuity to which such present employee shall have a right from and after the date of such resignation or discharge from the service, and the amount of Widow's Annuity and of Widow's Prior Service Annuity to which the wife of such present employee shall have a right from and after the date of his death shall be fixed as of their respective ages at the time of such resignation or discharge; *provided*, that if the wife of any such such present employee shall be older than five (5) years the junior of her husband her age for annuity shall be assumed to be five (5) years less than his.

(g) When any present employee who shall have attained an age of fifty-five (55) or more but less than sixty (60) years while in the service and who shall have served ten (10) or more years shall resign or be discharged from the service, the amount of Age and Service Annuity and the amount of Prior Service Annuity to which such present employee shall have a right from and after the date of such resignation or discharge from the service, and the amount of Widow's Annuity and of Widow's Prior Service Annuity to which the wife of such present employee shall have a right from and after the date of his death shall be fixed as of their respective ages at the time of such resignation or discharge; *provided*, that if the wife of any such present employee shall be older than five (5) years the junior of her husband her age for annuity shall be assumed to be five (5) years less than his.

(h) When any present employee who shall resign or be discharged from the service after such present employee shall have served for a period of ten (10) or more years, but before he shall have attained an age of fifty-five (55) years shall attain such age of fifty-five (55) years while out of the service, the amount of Age and Service Annuity and the amount of Prior Service Annuity to which he shall have a right from and after the time when he shall have attained such age of fifty-five (55) years and shall have applied for annuity, and the amount of Widow's Annuity and Widow's Prior Service Annuity to which his wife shall have a right from and after the date of his death, shall be fixed as of the respective ages of such present employee and his wife at the time such present employee shall become fifty-five (55) years of age; *provided*, that if any such wife shall be older than five (5) years the junior of her husband, her age for annuity purposes shall be assumed to be fifty (50) years.

(i) No amount of annuity in excess of that fixed in accordance with the provisions of this section shall be granted to any present employee described in paragraphs (f), (g) and (h) of this section, or to the widow of any such present employee, unless such present employee shall reenter the service before he shall have attained an age of sixty-five (65) years, in which case the amount of annuity to which such present employee shall have a right shall be fixed when he shall have to his credit for Age and Service Annuity and Prior Service Annuity purposes the amount described in paragraph (b) of this section, or when he shall again resign or be discharged from the service, whichever event shall first occur, as of his age at the time the amount of such annuity shall be fixed, and the amount of annuity to which the wife of any such present employee shall have a right shall be fixed when he shall have attained an age of sixty-five (65) years while in the service, or when he shall again resign or be discharged from the service, whichever event shall first occur, as of her age at the time such annuity shall be fixed; *provided*, that if any such wife shall be older than five (5) years the junior of her husband, her age for annuity purposes shall be assumed to be five (5) years less than his.

§ 28. Any annuity fixed for or granted to any future entrant or present employee who shall resign or be discharged from the service after he shall have attained an age of fifty-five (55) years, or the widow of any such future entrant or present employee, or the widow of any future entrant or present employee who shall die while in the service, shall be computed according to the American Experience Table of Mortality and interest at the rate of four (4) per cent per annum.

All sums to the credit of any future entrant or present employee for annuity purposes at the time he shall resign or be discharged from the service before he shall have attained an age of fifty-five (55) years shall be improved to the credit of such future entrant or present employee by interest at the rate of three and one-half (3½) per cent per annum thereafter, while such future entrant or present employee shall be out of the service and shall not have entered upon annuity, until he shall attain an age of sixty-five (65) years. Any annuity fixed for or granted to any such future entrant or present employee who shall not have reentered the service prior to the time such annuity shall be fixed or granted, or any annuity fixed for or granted to the widow of any such future entrant or present employee who shall die, shall be computed according to the American Experience Table of Mortality, and interest at the rate of three and one-half (3½) per cent per annum.

The amount of Widow's Annuity or of Widow's Prior Service Annuity which shall be fixed for the wife of any municipal employee while such municipal employee shall be alive, shall be that which can be provided by dividing the sum to the credit of such municipal employee for such annuity purposes on the date when the amount of such annuity shall be fixed by the number representing the difference between the following amounts: The amount required to provide an annuity of one dollar a year for life for such wife beginning on the date when the annuity is fixed, and the amount required to provide an annuity of one dollar a

year for such wife beginning on the date when the annuity is fixed and payable throughout the life of her husband.

§ 29. (a) Any future entrant who shall resign or be discharged from the service after he shall attain an age of sixty-five (65) or more years while in the service shall have a right to receive annuity, from and after the date of such resignation or discharge, of such amount as can be provided from the entire sum accumulated to his credit for age and service annuity purposes on the date when he shall have become sixty-five (65) years of age.

(b) Any future entrant who shall resign or be discharged from the service after he shall attain an age of sixty (60) or more but less than sixty-five (65) years while in the service shall have a right to receive annuity, from and after the date of such resignation or discharge, of such amount as can be provided from the entire sum accumulated to his credit for Age and Service Annuity purposes on the date of such resignation or discharge.

(c) 1. Any future entrant who shall resign or be discharged from the service after he shall have served ten (10) or more years and who at the time of such resignation or discharge shall be fifty-five (55) or more but less than sixty (60) years of age shall have a right to receive annuity, from and after the date of such resignation or discharge, of such amount as can be provided from the total amount of the following sums to the credit of such future entrant on the date of such resignation or discharge:

2. In the case of any such future entrant who shall have served twenty (20) or more years; the entire sum accumulated for Age and Service Annuity purposes from deductions from his salary and contributions by the city.

3. In the case of any such future entrant who shall have served ten (10) or more but less than twenty (20) years; the sum accumulated for Age and Service Annuity purposes from deductions from his salary, and the sum obtained by applying one-tenth (1/10) of the sum accumulated for such annuity purposes from contributions by the city, for each year of service rendered by him after the first ten (10) years of his service.

4. Any such annuity shall be computed as of the age of the future entrant concerned on the date of his resignation or discharge from the service.

(d) 1. Any future entrant who shall resign or be discharged from the service after he shall have served ten (10) or more years and who at the time of such resignation or discharge shall be less than fifty-five (55) years of age shall have a right to receive annuity, from and after the date when he shall attain an age of fifty-five (55) or more years while out of the service and shall apply for such annuity; *provided*, that prior to his attainment of an age of fifty-five (55) years, such future entrant shall not have withdrawn nor applied for refund of the sum accumulated to his credit from deductions from his salary for Age and Service Annuity purposes and Widow's Annuity purposes. Any such annuity shall be of such amount as can be provided from the total amount of the following sums to the credit of the future entrant concerned, on the date when he shall have become fifty-five (55) years of age:

2. In the case of any such future entrant who shall have served twenty (20) or more years; the entire sum accumulated for Age and Service Annuity purposes.

3. In the case of any such future entrant who shall have served ten (10) or more but less than twenty (20) years; the sum accumulated for Age and Service Annuity purposes from deductions from his salary, and the sum obtained by applying one-tenth (1/10) of the sum accumulated for such annuity purposes from contributions by the city, for each year of service rendered by him after the first ten (10) years of his service.

4. Any such annuity shall be computed as though such future entrant were exactly fifty-five (55) years of age at the time such annuity shall be granted regardless of his real age at the time application for such annuity shall be made, and no such future entrant shall have any right to any annuity for or on account of any time which may intervene between the time when he shall attain an age of fifty-five (55) years and the time when he shall make application for annuity.

§ 30. (a) The widow of any future entrant who shall resign or be discharged from the service after he shall have attained an age of sixty-five (65) or more years and who shall enter upon annuity shall have a right to receive annuity, from and after the date of the death of such future entrant, according to the provisions of section 26 of this Act, concerning age, of such amount as can be provided from the entire sum accumulated to the credit of such future entrant for Widow's Annuity purposes at the time he shall have attained an age of sixty-five (65) years.

(b) The widow of any future entrant who shall die while in the service after he shall have attained an age of sixty-five (65) or more years, shall have a right to receive annuity, from and after the date of the death of such future entrant, according to the provisions of section 26 of this Act concerning age, of such amount as can be provided from the entire sum accumulated to the credit of such future entrant for Widow's Annuity purposes on the date such future entrant attained an age of sixty-five (65) years.

(c) The widow of any future entrant who shall die while in the service before he shall have attained an age of sixty-five (65) years shall have a right to receive annuity, from and after the date of the death of such future entrant, of such amount as can be provided from the total amount of the sums accumulated to the credit of such future entrant on the date of his death for Age and Service Annuity and Widow's Annuity purposes from deductions from his salary and from contributions by the city; *provided*, that no part of the sums accumulated from contributions by the city shall be used to provide annuity for such widow which shall exceed in amount that which such widow would have had a right to receive if her husband had lived and continued in the service upon salary at the rate of his final salary until he would have become sixty-five (65) years of age, and an amount of Widow's Annuity were then fixed for such widow as of her age as it would be at such time, in accord with the provisions of section 26 of this Act concerning the age of a wife. Any such annuity shall be computed

as of the age of such widow on the date of the death of such future entrant; *provided*, that if she shall be older than five (5) years his junior, her age for annuity purposes shall be assumed to be five (5) years less than his.

(d) The widow of any future entrant who shall resign or be discharged from the service after he shall have attained an age of sixty (60) or more but less than sixty-five (65) years shall have a right to receive annuity, from and after the date of the death of such future entrant, according to the provisions of section 26 of this Act concerning age, of such amount as can be provided from the entire sum accumulated to the credit of such future entrant for Widow's Annuity purposes at the time when such future entrant shall resign or be discharged from the service.

(e) 1. The widow of any future entrant who shall resign or be discharged from the service after he shall have attained an age of fifty-five (55) or more but less than sixty (60) years and after he shall have served ten (10) or more years and who shall enter upon annuity and who shall die while upon such annuity shall have a right to receive annuity, from and after the date of the death of such future entrant, in accordance with the provisions of section 26 of this Act concerning age, of such amount as can be provided from the total amount of the following sums to the credit of such future entrant on the date when the amounts of such annuity shall have been fixed as provided in said Section 26:

2. In the case of a widow of any such future entrant who shall have served twenty (20) or more years; the entire sum accumulated for Widow's Annuity purposes.

3. In the case of a widow of any such future entrant who shall have served ten (10) or more but less than twenty (20) years; the sum accumulated for Widow's Annuity purposes from deductions from his salary, and the sum obtained by applying one-tenth ( $1/10$ ) of the sum accumulated for such annuity purposes from contributions by the city, for each year of service rendered by such future entrant after the first ten (10) years of his service.

(f) 1. The widow of any future entrant who shall resign or be discharged from the service after he shall have served ten (10) or more years and before he shall have attained an age of fifty-five (55) years and who shall not have withdrawn nor applied for refund of the sum accumulated to his credit from deductions from his salary for Age and Service Annuity and Widow's Annuity purposes and who shall die while out of the service after he shall have attained an age of fifty-five (55) or more years shall have a right to receive annuity, from and after the date of the death of such future entrant, in accordance with the provisions of Section 26 of this Act concerning the age of a wife, of such amount as can be provided from the total amount of the following sums to the credit of such future entrant on the date when the amount of such annuity shall have been fixed as provided in said Section 26:

2. In the case of a widow of any such future entrant who shall have served twenty (20) or more years; the entire sum accumulated for Widow's Annuity purposes.

3. In the case of a widow of any such future entrant who shall have served ten (10) or more but less than twenty (20) years; the sum accumulated for Widow's Annuity purposes from deductions from his salary, and the sum obtained by applying one-tenth (1/10) of the sum accumulated for such annuity purposes from contributions by the city, for each year of service rendered by such future entrant after the first ten (10) years of his service.

(g) 1. The widow of any future entrant who shall resign or be discharged from the service after he shall have served ten (10) or more years and before he shall have attained an age of fifty-five (55) years and who shall not have withdrawn nor applied for refund of the sum accumulated to his credit from deduction from his salary for Age and Service Annuity and Widow's Annuity purposes and who shall die, while not in the service, before he shall have attained an age of fifty-five (55) years shall have a right to receive annuity from and after the date of the death of such future entrant, of such amount as can be provided from the total amount of the following sums to the credit of such future entrant on the date of his death; *provided*, that no part of any such sum accumulated from contributions by the city shall be used to provide an annuity for any such widow which shall exceed in amount that which such widow would have had a right to receive if her husband had lived until he attained an age of fifty-five (55) years and had not reentered the service, and an amount of Widow's Annuity were then fixed for such widow as of her age as it would be, in accordance with the provisions of Section 26 of this Act concerning the age of a wife, when her husband would have attained such age of fifty-five (55) years:

2. In the case of a widow of any such future entrant who shall have served twenty (20) or more years; the entire sum accumulated for both Age and Service Annuity and Widow's Annuity purposes.

3. In the case of a widow of any such future entrant who shall have served ten (10) or more but less than twenty (20) years; the sum accumulated for both Age and Service Annuity and Widow's Annuity purposes from deductions from his salary, and the sum obtained by applying one-tenth (1/10) of the sums accumulated for both such annuity purposes from contributions by the city, for each year of service rendered by such future entrant after the first ten (10) years of his service.

4. Any such annuity shall be computed as of the age of such widow at the time of the death of such future entrant; *provided*, that if she shall be older than five (5) years his junior, her age for annuity purposes shall be assumed to be five (5) years less than his.

§ 31. (a) Any present employee, whose annuity shall have been fixed, in accordance with the provisions of paragraph (a) of Section 27 of this Act, on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, who shall resign or be discharged from the service shall have a right to receive annuity, from and after the date of such resignation or discharge, of such amount as can be provided from the sum to his credit for Prior Service Annuity purposes on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city.

(b) Any present employee who shall resign or be discharged from the service after he shall have attained an age of sixty-five (65) or more years while in the service and after the amounts of Age and Service Annuity and of Prior Service Annuity for such present employee shall have been fixed in accordance with the provisions of Section 27 of this Act, shall have a right to receive annuity, from and after the date of such resignation or discharge, of such amount as can be provided from the total amount of the following sums to his credit on the date when the amount of such annuity was fixed; the entire sum accumulated for Age and Service Annuity purposes, and the entire sum credited for Prior Service Annuity purposes.

(c) Any present employee who shall resign or be discharged from the service after he shall have attained an age of sixty-five (65) or more years while in the service and before the amounts of Age and Service Annuity and of Prior Service Annuity for such present employee shall have been fixed shall have a right to receive annuity, from and after the date of such resignation or discharge, of such amount as can be provided from the total amount of the following sums to his credit on the date of such resignation or discharge; the entire sum accumulated for Age and Service Annuity purposes, and the entire sum credited for Prior Service Annuity purposes.

(d) Any present employee who shall resign or be discharged from the service after he shall have attained an age of sixty (60) or more but less than sixty-five (65) years while in the service shall have a right to receive annuity, from and after the date of such resignation or discharge, of such amount as can be provided from the total amount of the following sums to his credit on the date of such resignation or discharge; the entire sum accumulated for Age and Service Annuity purposes, and the entire sum credited for Prior Service Annuity purposes.

(e) 1. Any present employee who shall resign or be discharged from the service after he shall have served ten (10) or more years and who at the time of such resignation or discharge shall be fifty-five (55) or more but less than sixty (60) years of age shall have a right to receive annuity, from and after the date of such resignation or discharge, of such amount as can be provided from the total amount of the following sums to the credit of such present employee on the date of such resignation or discharge:

2. In the case of any such present employee who shall have served twenty (20) or more years; the entire sum accumulated for Age and Service Annuity purposes and the entire sum credited for Prior Service Annuity purposes.

3. In the case of any such present employee who shall have served ten (10) or more but less than twenty (20) years; the sum accumulated for Age and Service Annuity purposes from deductions from his salary, and the sum obtained by applying one-tenth (1/10) of the sum accumulated for such annuity purposes from contributions by the city, for each year of service rendered by him after the first ten (10) years of his service, and the sum credited for Prior Service Annuity purposes on account of amounts deducted from his salary or otherwise paid by him and applied to any Municipal Pension Fund in operation in such city at

the time this Act shall come in force and effect in such city, and the sum obtained by applying one-tenth (1/10) of the sum credited for Prior Service Annuity purposes, in accordance with the provisions of paragraph (b) of Section 19 of this Act, for each year of service rendered by him after the first ten (10) years of his service.

(f) 1. Any present employee who shall resign or be discharged from the service after he shall have served ten (10) or more years and who at the time of such resignation or discharge shall be less than fifty-five (55) years of age shall have a right to receive annuity, from and after the date when he shall attain an age of fifty-five (55) or more years while out of service and shall apply for such annuity; *provided*, such present employee shall not have withdrawn nor applied for refund of that part of the sum to his credit from deductions from his salary for Age and Service Annuity and Widow's Annuity purposes to which he shall have a right of refund prior to his attainment of an age of fifty-five (55) years. Any such annuity shall be of such amount as can be provided from the total amount of the following sums to the credit of such present employee on the date when he shall have become fifty-five (55) years of age:

2. In the case of any such present employee who shall have served twenty (20) or more years; the entire sum accumulated for Age and Service Annuity purposes, and the entire sum credited for Prior Service Annuity purposes.

3. In the case of any such present employee who shall have served ten (10) or more but less than twenty (20) years; the sum accumulated for Age and Service Annuity purposes from deductions from his salary, and the sum obtained by applying one-tenth (1/10) of the sum accumulated for such annuity purposes from contributions by the city, for each year of service rendered by him after the first ten (10) years of his service, and the sum credited for Prior Service Annuity purposes on account of amounts deducted from his salary or otherwise paid by him and applied to any Municipal Pension Fund in operation in such city at the time this Act shall come in force and effect in such city, and the sum obtained by applying one-tenth (1/10) of the sum credited for Prior Service Annuity purposes in accordance with the provisions of paragraph (b) of Section 19 of this Act, for each year of service rendered by him after the first ten (10) years of his service.

4. Any such annuity shall be computed as though such present employee were exactly fifty-five (55) years of age at the time such annuity shall be granted, regardless of his real age at the time application for such annuity shall be made, and no such present employee shall have any right to any annuity for or on account of any time which may intervene between the time when he shall attain an age of fifty-five (55) years and the time when he shall make application for such annuity.

§32. (a) The widow of any present employee, the amount of whose annuity shall be fixed as provided in Section 27 of this Act on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, shall have a right to receive annuity, from and after the date of the death of such present employee, according to the provisions of said Section 27 con-

cerning age, of such amount as can be provided from the sum to the credit of such present employee for Widow's Prior Service Annuity purposes on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city.

(b) The widow of any present employee who shall resign or be discharged from the service after he shall have become sixty-five (65) or more years of age and who shall enter upon annuity shall have a right to receive annuity from and after the date of the death of such present employee, according to the provisions of section 27 of this Act concerning age, of such amount as can be provided from the total amount of the sums to the benefit of such present employee for Widow's Annuity and Widow's Prior Service Annuity purposes at the time such present employee shall have become sixty-five (65) years of age.

(c) The widow of any present employee who shall die while in the service after he shall have attained an age of sixty-five (65) years shall have a right to receive annuity, from and after the date of death of such present employee according to the provisions of Section 27 of this Act concerning age, of such amount as can be provided from the total amount of the sums to the credit of such present employee for Widow's Annuity and Widow's Prior Service Annuity purposes at the time such present employee shall have attained an age of sixty-five (65) years.

(d) The widow of any present employee who shall die while in the service before he shall have become sixty-five (65) years of age shall have a right to receive annuity, from and after the date of the death of such present employee, of such amount as can be provided from the total amount of the several sums to the credit of such present employee on the date of his death for Age and Service Annuity, Widow's Annuity, Prior Service Annuity, and Widow's Prior Service Annuity purposes; but no part of such sums credited to such present employee which represent money contributed or to be contributed by such city shall be used to provide annuity for such widow in excess of that which she would have had a right to receive if such present employee had lived and remained in the service upon salary at the rate of his final salary until he became sixty-five (65) years of age, and the amount of annuity for his wife were then fixed as provided in Section 27 of this Act. Any such annuity shall be computed as of the age of such widow on the date of the death of such present employee; *provided*, that if she shall be older than five (5) years his junior, her age for annuity purposes shall be assumed to be five (5) years less than his.

(e) The widow of any present employee who shall resign or be discharged from the service after he shall have attained an age of sixty (60) or more but less than sixty-five (65) years shall have a right to receive annuity, from and after the date of the death of such present employee, according to the provisions of Section 27 of this Act concerning age, of such amount as can be provided from the total amount of the sums to the credit of such present employee for Widow's Annuity and Widow's Prior Service Annuity purposes on the date when such present employee shall resign or be discharged from the service.

(f) 1. The widow of any present employee who shall resign or be discharged from the service, after he shall have attained an age of fifty-five (55) or more, but less than sixty (60) years and after he shall

have served ten (10) years and who shall enter upon annuity and who shall die while upon such annuity shall have a right to receive annuity, from and after the date of the death of such present employee, in accordance with the provisions of Section 27 of this Act concerning age, of such amount as can be provided from the total amount of the following sums to the credit of such present employee on the date when the amount of such annuity shall have been fixed as provided in said Section 27:

2. In the case of a widow of any such present employee who shall have served twenty (20) or more years; the entire sum credited for Widow's Annuity and Widow's Prior Service Annuity purposes.

3. In the case of a widow of any such present employee who shall have served ten (10) or more but less than twenty (20) years; the entire sum credited for Widow's Annuity purposes on account of deductions from his salary, and the sum obtained by applying one-tenth (1/10) of the entire sum credited for Widow's Annuity and Widow's Prior Service Annuity purposes on account of contributions made or to be made by the city, for each year of service rendered by such present employee after the first ten (10) years of his service.

(g) 1. The widow of any present employee who shall have served ten (10) or more years and who shall resign or be discharged from the service before he shall have become fifty-five (55) years of age and who shall not have withdrawn nor applied for refund of the sums to his credit from deductions from his salary for annuity purposes to which he shall have had a right of refund and who shall die while out of the service after he shall have become fifty-five (55) or more years of age shall have a right to receive annuity, from and after the date of the death of such present employee, in accordance with the provisions of Section 27 of this Act concerning the age of a wife, of such amount as can be provided from the total amount of the following sums to the credit of such present employee on the date when the amount of such annuity shall have been fixed as provided in said Section 27:

2. In the case of a widow of any such present employee who shall have served twenty (20) or more years; the entire sum credited for Widow's Annuity and Widow's Prior Service Annuity purposes.

3. In the case of a widow of any such present employee who shall have served ten (10) or more, but less than twenty (20) years; the entire sum credited for Widow's Annuity purposes on account of deductions from the salary of such present employee and the sum obtained by applying one-tenth (1/10) of the entire sum credited for Widow's Annuity and Widow's Prior Service Annuity purposes which represents contributions made or to be made by the city.

(h) 1. The widow of any present employee who shall have served ten (10) or more years and who shall resign or be discharged from the service before he shall have become fifty-five (55) years of age and who shall not have withdrawn nor applied for refund of the sums to his credit for annuity purposes from deductions from his salary to which he shall have had a right of refund, and who shall die while out of the service before he shall become fifty-five years of age shall have a right to receive annuity, from and after the date of the

death of such present employee, of such amount as can be provided from the total amount of the following sums to the credit of such present employee on the date of his death; *provided*, that no part of any such sum which represents money contributed or to be contributed by the city shall be used to provide annuity for such widow in excess of that which she would have had a right to receive if such present employee had lived until he attained an age of fifty-five (55) years and had not reentered the service and an amount of annuity were then fixed for such widow in accordance with the provisions of Section 27 of this Act concerning the age of a wife, as of her age as it would be when her husband would have attained an age of fifty-five (55) years:

2. In the case of a widow of any such present employee who shall have served twenty (20) or more years; the entire sum credited for Age and Service Annuity, Widow's Annuity, Prior Service Annuity, and Widow's Prior Service Annuity purposes.

3. In the case of a widow of any such present employee who shall have served ten (10) or more years but less than twenty (20) years; the entire sum credited for Age and Service Annuity, Widow's Annuity and Prior Service Annuity purposes on account of deductions from his salary, and the sum obtained by applying one-tenth (1/10) of the entire sum credited for Age and Service Annuity, Widow's Annuity, Prior Service Annuity, and Widow's Prior Service Annuity purposes on account of contributions made or to be made by the city, for each year of service rendered by such present employee after the first ten (10) years of his service.

4. Any such annuity shall be computed as of the age of such widow at the time of the death of such present employee; *provided*, that if she shall be older than five (5) years his junior, her age for annuity purposes shall be assumed to be five (5) years less than his.

§ 33. In any case in which annuity provided in accordance with the provisions of the foregoing sections of this Act for the widow of any municipal employee whose death shall result from injury incurred in the performance of any act or acts of duty shall not be equal in amount to sixty (60) per cent of the salary of such municipal employee as such salary shall be at the time of the injury of such municipal employee, "Compensation Annuity" equal in amount to the difference between the amount of annuity provided for such widow in accordance with the provisions of foregoing sections of this Act and an amount equal to sixty (60) per cent of the salary, as aforesaid, of such municipal employee shall be provided for and paid to such widow until the time when such municipal employee if alive, would have attained an age of sixty-five (65) years. Thereafter, in the case of any such widow for whom the amount of annuity provided in accordance with the provisions of foregoing sections of this Act shall not be equal to the amount of annuity to which such widow would have had a right if such municipal employee had lived and continued in the service upon salary at the rate of his final salary until he would have attained an age of sixty-five (65) years, as of her age as it would be on the date when such municipal employee would have attained such age of sixty-five (65) years, in accordance with the provisions of Section 26 or Section 27 of this Act, whichever such section shall

apply to the case of the widow concerned, "Supplemental Annuity" equal in amount to the difference between the amount of annuity provided for such widow under the provisions of foregoing sections of this Act and the amount of annuity to which such widow would have had a right if such municipal employee had lived and continued in the service upon salary as stated in this section until he attained an age of sixty-five (65) years shall be provided for and paid to such widow. To provide such Supplemental Annuity the city shall contribute to the Annuity and Benefit Fund herein provided for such equal sums annually, from and after the date of the death of such municipal employee, that when improved by interest at the rate of four (4) per cent per annum the accumulated amount resulting from such sums will be sufficient at the time payment of Compensation Annuity to such widow shall cease to provide Supplemental Annuity, as stated, for such widow throughout her life thereafter.

§ 34. (a) When any municipal employee who shall resign or be discharged from the service after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, shall reenter the service before he shall have attained an age of sixty-five (65) years, any annuity previously granted to such municipal employee and any annuity fixed for the wife of such municipal employee shall be cancelled. Such municipal employee shall be credited in his account for annuity purposes with sums sufficient to provide annuities equal in amounts to those cancelled for such municipal employee and the wife, for whom such annuity shall have been fixed, of such municipal employee as of their respective ages on the date of such municipal employee's reentrance into the service; *provided*, that the age of any such wife who shall be older than five (5) years the junior of her husband shall be assumed to be five (5) years less than his. Such sums shall be credited to such municipal employee to provide for annuities to be fixed and granted in the future. Deductions from the salary of any such municipal employee and contributions by the city for all purposes of this Act shall be made, as hereinbefore provided, from the time of such reentrance into the service and when the proper time, as provided in foregoing sections of this Act, shall have arrived, new annuities based upon the amount then to the credit of such municipal employee for annuity purposes and the entire term of such municipal employee's service shall be fixed for such municipal employee and for such wife of such municipal employee.

(b) When any such municipal employee shall reenter the service after he shall have attained an age of sixty-five (65) or more years, payments on account of any annuity previously granted to such municipal employee shall be suspended during the time thereafter that he shall be in the service, and when he shall again resign or be discharged therefrom, payments upon the annuity previously granted shall be resumed. If any such municipal employee shall die while in the service, his widow shall receive the amount of any annuity previously fixed for her.

(c) In the case of any municipal employee described in paragraph (a) of this section, whose wife, for whom annuity shall have been fixed prior to his reentrance into the service, shall have died be-

fore he shall have reentered the service, no part of any sum or sums to the credit of such municipal employee for Widow's Annuity or for Widow's Prior Service Annuity purposes at the time annuity for such wife shall have been fixed shall be credited to such municipal employee at the time when he shall reenter the service, and no part of any such sum or sums shall be used to provide annuity for any wife of such municipal employee who shall be such wife during all or any part of the period of time during which such municipal employee shall be in the service after he shall have reentered same.

§ 35. If any municipal employee who shall be a pensioner of any Municipal Pension Fund in operation, in such city at the time this Act shall come in force and effect therein shall reenter the service on or after the first day of the month of January of the first year after the year in which this Act shall come in force and effect therein shall reenter the service on or after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, payment of the annuity or pension granted to such municipal employee from such Municipal Pension Fund shall be suspended while such municipal employee shall be in the service and shall be resumed when such municipal employee shall resign or be discharged from the service.

§ 36. Any municipal employee who shall not be in the service of such city on the thirty-first day in the month of December of the year in which this Act shall come in force and effect in such city, and who was in such service prior to that date and who shall reenter the service after that date and before attainment of an age of sixty-five (65) years shall not have any right to be credited with any sum or sums for Prior Service Annuity and Widow's Prior Service Annuity purposes on account of any service rendered prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, and such municipal employee shall not have any right to Prior Service Annuity, and the wife or widow of such municipal employee shall not have any right to Widow's Prior Service Annuity. *However*, the period of service rendered by any such municipal employee prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, shall be included in computing the term of service of such municipal employee for Age and Service Annuity and Widow's Annuity purposes.

Deductions from the salary of any municipal employee to whom this section shall apply and contributions by the city for the purpose of providing Age and Service Annuity for such municipal employee and Widow's Annuity for the wife of such municipal employee and accumulation of the sums deducted from the salary of such municipal employee and of the sums contributed by the city for such annuity purposes shall be made as hereinbefore provided concerning future entrants and present employees until such municipal employee shall attain an age of sixty-five (65) years.

Any municipal employee to whom this section shall apply shall have a right to receive Age and Service Annuity, from and after the date of his resignation or discharge from the service, as of his age on such date,

of such amount as can be provided from the total sum to his credit for such annuity purposes on such date; *provided, however*, that in the case of any such municipal employee who shall be a pensioner of any Municipal Pension Fund in operation, in such city at the time this Act shall have come in force and effect in such city, no part of the sum to the credit of such municipal employee for Age and Service Annuity purposes which shall have resulted from contributions by the city shall be used to provide any amount of such annuity in excess of the difference between the amount of annuity to which such municipal employee would have had a right if deductions from his salary (which shall be assumed to have been the same throughout the entire period of service rendered by him prior to his reentrance into the service as it shall be at the time he shall reenter the service) and contributions by the city for such annuity purposes at the rate stated in Section 17 of this Act, concerning present employees had been made during the entire term of service rendered by such municipal employee prior to his attainment of an age of sixty-five (65) years and the amount of the pension granted to such municipal employee from any such pension fund.

The amount of annuity to which the wife or widow of any municipal employee to whom this section shall apply shall have a right, from and after the date of the death of such municipal employee, shall be fixed and granted in accordance with the provisions of this Act relating to annuities for widows of future entrants.

§ 37. Notwithstanding any other provisions of this Act concerning the amount of annuity which any municipal employee or the widow of any municipal employee shall have a right to receive, no amount of annuity in excess of an amount equal to sixty (60) per cent of the highest salary considered for annuity purposes in accordance with the provisions of this Act which shall have been received by the municipal employee concerned shall be granted or paid to such municipal employee; and no amount of annuity in excess of an amount equal to sixty (60) per cent of the highest salary considered for annuity purposes in accordance with the provisions of this Act which shall have been received by the municipal employee concerned shall be granted or paid to the widow of any municipal employee whose death shall result from injury incurred in the performance of any act or acts of duty; and no amount of annuity in excess of an amount equal to fifty (50) per cent of the highest salary considered for annuity purposes in accordance with the provisions of this Act which shall have been received by the municipal employee concerned shall be granted or paid to the widow of any municipal employee whose death shall result from any cause other than injury incurred in the performance of an act or acts of duty.

If at the time the amount of annuity for any municipal employee shall be fixed, there shall be to the credit of such municipal employee, for the purpose of providing such annuity, an amount in excess of that necessary to provide an annuity equal to sixty (60) per cent of the highest salary (as hereinafter stated in this section) of such municipal employee thirteen-thirty-sixths ( $\frac{13}{36}$ ) of such excess amount shall be refunded and paid at that time to any such municipal employee who

shall be a future entrant, and a part of such excess amount proportionally equal to that part of the entire amount to the credit of such present employee for such annuity purposes, which the sum that shall have resulted from deductions from his salary required by this Act and from deductions from his salary and payments otherwise made by him, according to law, and applied to any Municipal Pension Fund in operation in such city at the time this Act shall come in force and effect therein bears to such entire amount shall be refunded and paid at that time to any such municipal employee who shall be a present employee.

If at the time the amount of annuity for the wife of any municipal employee shall be fixed there shall be to the credit of such municipal employee, for the purpose of providing annuity for such wife when she shall become a widow, an amount in excess of that necessary to provide an annuity equal to fifty (50) per cent of the highest salary (as hereinbefore stated in this section) of such municipal employee, four-elevenths ( $\frac{4}{11}$ ) of such excess amount shall be refunded and paid at that time to such municipal employee who shall be a future entrant; and a part of such excess amount proportionately equal to that part of the entire amount to the credit of such municipal employee for such annuity purposes which the sum that shall have resulted from deductions from his salary required by this Act bears to such entire amount shall be refunded and paid at that time to any such municipal employee who shall be a present employee.

If at the time of the death of any municipal employee whose death shall result from injury incurred in the performance of any act or acts of duty, there shall be to the credit of such municipal employee for the purpose of providing annuity for the widow of such municipal employee an amount in excess of that necessary to provide an annuity equal to sixty (60) per cent of the highest salary (as hereinbefore stated in this section) of such municipal employee, four-elevenths ( $\frac{4}{11}$ ) of such excess amount shall be refunded and paid at that time to the widow of such municipal employee who shall have been a future entrant; and a part of such excess amount proportionately equal to that part of the entire amount to the credit of such municipal employee for such annuity purposes which the sum that shall have resulted from deductions from his salary required by this Act and from deductions from his salary and payments otherwise made by him, according to law, and applied to any Municipal Pension Fund in operation, in such city at the time this Act shall come in force and effect therein bears to such entire amount shall be refunded and paid at that time to the widow of such municipal employee who shall have been a present employee.

If at the time of the death of any municipal employee whose death shall result from any cause other than injury incurred in the performance of any act or acts of duty, there shall be to the credit of such municipal employee for the purpose of providing annuity for the widow of such municipal employee, an amount in excess of that necessary to provide an annuity equal to fifty (50) per cent of the highest salary (as hereinbefore stated in this section) of such municipal employee, four-elevenths ( $\frac{4}{11}$ ) of such excess amount shall be refunded and paid at that time to the widow of such municipal employee who shall have

been a future entrant; and a part of such excess amount proportionately equal to that part of the entire amount to the credit of such municipal employee for such annuity purposes which the sum that shall have resulted from deductions from his salary required by this Act and from deductions from his salary and payments otherwise made by him, according to law, and applied to any Municipal Pension Fund in operation in such city at the time this Act shall come in force and effect therein bears to such entire amount shall be refunded and paid to the widow of such municipal employee who shall have been a present employee.

§ 38. The following described wives or widows of municipal employees shall not have any right to annuity from the annuity and benefit fund herein provided for:

(a) The wife or widow married subsequent to the date upon which this Act shall come in force and effect in such city, of any municipal employee who shall die while in the service if such widow shall not have been married to such municipal employee before he shall have attained an age of sixty-five (65) years.

(b) The wife or widow, married subsequent to the date upon which this Act shall come in force and effect in such city, of any municipal employee who shall have resigned or been discharged from the service and who shall or shall not have entered upon annuity and who shall die while out of the service, if such widow shall not have been the wife of such municipal employee while he was in the service and before he attained an age of sixty-five (65) years.

(c) The wife or widow of any municipal employee who shall have served ten (10) or more years and who shall die while out of the service, after he shall have resigned or been discharged from the service, who shall have withdrawn or applied for refund of the sums to his credit for annuity purposes to which he shall have or shall have had a right of refund as provided in Section 39 of this Act.

(d) The wife or widow of any municipal employee who shall die while out of the service after he shall have resigned or been discharged from the service before he shall have attained an age of sixty (60) years and who shall not have served at least 10 years.

§ 39. (a) 1. Any municipal employee, without regard to the period of time he shall have served, who shall resign or be discharged from the service after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, and before he shall become fifty-five (55) years of age, and any municipal employee, who shall have served less than ten (10) years, who shall resign or be discharged from the service after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city and before he shall have become sixty (60) years of age, shall have a right to have refunded to him the entire amount which shall have accumulated to his credit for Age and Service Annuity and Widow's Annuity purposes on the date of such resignation or discharge from the service from amounts deducted from his salary in accordance with the provisions of this Act. Any such municipal employee who shall be a present employee

shall have a right also to have refunded to him an amount equal to the total amount accumulated from any sums which were deducted from his salary, or otherwise paid by him in accordance with law, and applied to any Municipal Pension Fund in operation in such city at the time this Act shall have come in force and effect therein.

2. Any such municipal employee shall retain such right to refund of such amounts when he shall apply for same, until the amount of annuity to which he shall have a right shall have been fixed as provided in Section 27 of this Act, whichever such section shall apply to the case of the municipal employee concerned. Thereafter, no such right shall exist in the case of any such future entrant or present employee.

3. Any such municipal employee who shall avail himself of such right and withdraw such amount so credited to him shall *ipso facto* surrender and forfeit all rights to any annuity or other benefits from the Annuity and Benefit Fund herein provided for, for himself and for any other person or persons who might benefit through him because of service rendered by him prior to the time he shall make application for refund of the amounts hereinbefore stated. *However*, such municipal employee shall retain the right to have any such period of service counted as service for the purpose of computing the term of his service in the event that such municipal employee shall subsequently re-enter the service before he shall attain an age of sixty-five (65) years and become a beneficiary of the Annuity and Benefit Fund provided for in this Act.

4. Any such municipal employee who shall have served ten (10) or more years and who shall not withdraw the amounts aforesaid to which he shall have a right of refund shall have a right to annuity as stated in this Act.

5. Any such municipal employee who shall have served less than ten (10) years and who shall not withdraw the amounts to which he shall have a right to refund, shall have a right to have all such amounts and all other amounts to his credit for annuity purposes on the date of his resignation or discharge from the service retained to his credit and improved by interest while he shall be out of the service at the rate of three and one-half ( $3\frac{1}{2}$ ) per cent per annum and used for annuity purposes for his benefit and the benefit of any person who may have any right to annuity through him because of his service, according to the provisions of this Act, in the event that he shall subsequently reenter the service and complete the number of years of service necessary to attain a right to annuity; but such sums shall be improved by interest to his credit while he shall be out of the service only until he shall have become sixty-five (65) years of age.

(b) When any male municipal employee shall become sixty-five (65) years of age while in the service and shall not then be married, any sum accumulated from deductions from his salary for Widow's Annuity purposes shall then be refunded to him. Thereafter, in his case, no sums shall be deducted from his salary or contributed by the city for Widow's Annuity purposes.

(c) When any male municipal employee shall resign or be discharged from the service before he shall have become sixty-five (65)

years of age and shall enter upon annuity and shall not then be married, any sum accumulated from deductions from his salary for Widow's Annuity purposes shall then be refunded to him.

(d) Whenever any amounts shall be refunded, as hereinbefore stated in this section, the amounts to the credit of the municipal employee concerned in each such transaction for annuity purposes at the time any such refund shall be made, which shall have been accumulated from contributions by the city, shall be transferred to the Prior Service Annuity Fund described in subdivision (f) of Section 56 of this Act for the purposes stated in paragraph (a) of Section 53 of this Act, until such time as the assets of such fund become equal to the liabilities thereof as stated in paragraph (b) of said Section 53. Thereafter any such amounts shall become a credit to the city and, with interest thereon at the rate of four (4) per cent per annum, shall be used to reduce the amount which the city would otherwise pay during a succeeding year to the Annuity and Benefit Fund herein provided for.

(e) In any case in which an amount equal to the total amount accumulated and credited to the account of a deceased municipal employee from sums deducted, after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, from the salary of such municipal employee for annuity purposes, and the sums deducted from the salary of such municipal employee or otherwise paid by him according to law and applied to any municipal pension fund in operation in such city at the time this Act shall have come in force and effect therein, shall not have been paid to such municipal employee, and in the case of a married male municipal employee to such municipal employee and the widow of such municipal employee both together, in form of annuity before the death of the last of such persons who shall die, an amount equal to the difference between the sum of such amounts, and the entire amount paid in form of annuity or annuities, without interest upon either such amount, shall be refunded and paid to the children of such municipal employee, in equal parts to each, unless such municipal employee shall direct in writing, sworn to before an officer authorized to administer oaths in this State, and filed with the Retirement Board before the death of such municipal employee, that any such amount shall be refunded and paid to any one or more of such children; and if there be no such children such amount shall be refunded and paid to the heirs of such municipal employee according to the law pertaining to estates of deceased persons; *provided*, if any child or children of such municipal employee shall be less than eighteen (18) years of age such part or all of any such amount as shall be equal to the sum necessary to pay annuities in accordance with the provision of this Act to such child or children shall not be refunded as hereinbefore stated to any child, or children, or heirs at law of such municipal employee but shall be transferred to the Child's Annuity Fund (hereinafter described) of the Annuity and Benefit Fund herein provided for and used therein for the purpose of paying annuities to children.

§ 40. (a) For all purposes of this Act the following schedule shall be observed in computing the term of service of any municipal em-

ployee whose salary or wages shall be arranged on other than a yearly basis, and any fractional part of a year of service rendered by any such municipal employee during any one (1) calendar year shall be determined according to said schedule:

Monthly basis:—Service during four (4) months in any one (1) calendar year shall constitute a year of service.

Weekly basis:—Service during any week shall constitute a week of service and service during any seventeen (17) weeks of any one (1) calendar year shall constitute a year of service.

Daily basis:—Service during any day shall constitute a day of service and service during one hundred (100) days in any one (1) calendar year shall constitute a year of service.

Hourly basis:—Service during any hour shall constitute an hour of service and service during eight hundred (800) hours in any one (1) calendar year shall constitute a year of service.

(b) For all purposes of this section the following schedule shall be observed in computing the annual salary of any municipal employee whose salary or wages shall be arranged upon other than a yearly basis.

Monthly basis:—Annual salary shall be considered to be an amount equal to twelve (12) times the amount of the salary per month; *provided*, no amount of salary in excess of two hundred and fifty dollars (\$250.00) for service rendered in any one month shall be considered for any purpose of this Act.

Weekly basis:—Annual salary shall be considered to be an amount equal to fifty-two (52) times the amount of the salary per week; *provided*, no amount of salary in excess of fifty-seven dollars and fifty cents (\$57.50) for service rendered during any one week shall be considered for any purpose of this Act.

Daily basis:—Annual salary shall be considered to be an amount equal to three hundred (300) times the amount of the daily wage; *provided*, no amount of wages in excess of ten dollars (\$10.00) for service rendered during any one day shall be considered for any purpose of this Act.

Hourly basis:—Annual salary shall be considered to be an amount equal to twenty-four hundred (2400) times the amount of the hourly wage; *provided* no amount of wages in excess of one dollar and twenty-five cents (\$1.25) for service rendered during any one hour shall be considered for any purpose of this Act.

§ 41. No overtime or extra service shall be included in computing the term of service of any municipal employee and not more than one year of service shall be allowed for service rendered during any calendar year.

§ 42. Any service rendered by any municipal employee as a policeman and member of the regularly constituted police department of such city, or as a fireman and regular member of the paid fire department of such city shall be counted, for annuity and benefit purposes under the provisions of this Act, as if such service were rendered as a municipal employee of such city. Any salary received by any municipal employee for any such service in such police department or in such fire department

shall be treated, for the purposes of this Act, in the same manner as though such salary were received for the performance of duty as a municipal employee.

§ 43. Whenever any territory shall be annexed to such city, any municipal employee then employed as a municipal employee in such annexed territory, who shall be employed by such city on the date of the annexation of such territory as a municipal employee of such city shall automatically come under the provisions of this Act and any term of service rendered in such territory by such municipal employee shall be considered, for the purposes of this Act as such a term of service rendered in such city.

Any such municipal employee shall be treated in every respect, as of the date such annexation shall come into effect, in the manner specified in this Act concerning present employees of such city on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city.

§ 44. Annuity to be known as "Child's Annuity" shall be provided for children of municipal employees. Any such annuity shall be payable monthly from and after the date of the death of the municipal employee parent of any such child, until the annuitant shall attain an age of eighteen (18) years. The first payment of such annuity shall not become due and payable until one month from and after such date.

§ 45. Child's Annuity, as hereinafter provided, shall be granted and paid for the benefit of any child less than eighteen (18) years of age the issue of any following described municipal employee who shall die on or after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city; *provided*, such child shall have been born before such municipal employee attained an age of sixty-five (65) years, and before he shall have resigned or been discharged from the service:

Any municipal employee whose death shall result from injury incurred in the performance of any act or acts of duty: any municipal employee who shall die while in the service from any cause other than injury incurred in the performance of an act or acts of duty; *provided*, such municipal employee shall have been in the service at least four (4) years from and after the date of his original entrance thereto and at least two (2) years from and after the date of his latest reentrance thereto; any municipal employee who shall resign or be discharged from the service subsequent to his attainment of an age of fifty-five (55) years and who shall have entered upon annuity or who shall be eligible for annuity.

Any such annuity shall consist of amounts of ten dollars (\$10.00) per month for each child while a widow or widower of the deceased municipal employee parent of such child shall survive and of twenty dollars (\$20.00) per month for each such child while no such widow or widower shall exist; *provided*, if annuities for the widow and children of any municipal employee whose death shall have been the result of injury incurred in the performance of any act or acts of duty or for the children of such municipal employee in any such case wherein a widow

shall not exist, computed at the rates hereinbefore stated, would exceed an amount equal to seventy (70) per cent of the final salary of such municipal employee the annuity for each child of such municipal employee shall be reduced *pro rata* so that the combined annuities for the family of such municipal employee shall not exceed an amount equal to seventy (70) per cent of such salary, and in the case of the family of any municipal employee whose death shall have been the result of any cause or causes other than injury incurred in the performance of any act or acts of duty in which annuities for such family, computed at the rates hereinbefore stated, would exceed an amount equal to sixty (60) per cent of the final salary of such municipal employee, the annuity of each child of such municipal employee shall be reduced *pro rata* so that the combined annuities for such family shall not exceed an amount equal to sixty (60) per cent of such salary.

Any annuity which shall be granted for the benefit of any child shall be paid to the parent of such child who shall be providing for such child, unless another person shall have been or shall be appointed by a court of law as the guardian of such child.

On or before the first day in the month of October of each year, the Retirement Board shall submit an estimate, to the City Council of such city, of the amount which will be required to pay annuities to children during the succeeding year, and such amount shall be paid into the Annuity and Benefit Fund herein provided for from taxes levied and collected for the purposes of said fund.

§ 46 Benefit to be known as "Duty Disability Benefit" shall be provided for municipal employees in the service who shall become disabled as the result of injury incurred in the performance of any act or acts of duty.

Benefit to be known as "Child's Disability Benefit" shall be provided for municipal employees disabled as stated in the preceding paragraph who shall be the parents of any child or children less than eighteen (18) years of age.

Any municipal employee less than sixty-five (65) years of age, who shall become disabled subsequent to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, as the result of injury incurred in the performance of any act or acts of duty, shall have a right to receive Duty Disability Benefit, during any period of such disability for which such municipal employee shall not receive nor have a right to receive salary, of an amount equal to seventy-five (75) per cent of his salary as it shall be at the time of such injury. Any such municipal employee shall also have a right to receive Child's Disability Benefit of amounts of ten (10) dollars a month on account of each child (the issue of such municipal employee) less than eighteen (18) years of age; *provided*, the total amount of Child's Disability Benefit which shall be granted or paid to any such municipal employee shall not exceed **fifteen (15) per cent** of the salary, as aforesaid, of such municipal employee. Such benefit or benefits shall be paid to such disabled municipal employees periodically according to rules concerning such benefits to be adopted by the Retirement Board.

The first payment of any Duty Disability Benefit or Child's Disability Benefit which any municipal employee shall have a right to receive shall be made not later than one month after such benefit shall be granted by the Retirement Board and each subsequent payment of such benefit shall be made at a time not later than one month from and after the time when the latest payment of such benefit shall have been made.

Proof of disability shall be furnished to the Retirement Board by at least one licensed and practicing physician, appointed by said Retirement Board, and said Retirement Board may require other evidence of disability. Each disabled municipal employee who shall receive any Duty Disability Benefit under the provisions of this section shall be examined at least once a year by one or more licensed and practicing physician or physicians appointed by said Retirement Board. Such physician or physicians shall advise said Retirement Board, whether the disability of such municipal employee continues or not. When the disability of any such municipal employee shall cease, the said Board shall discontinue payment of Duty Disability Benefit and of Child's Disability Benefit to such municipal employee and such municipal employee shall be returned to active service as a municipal employee.

Duty Disability Benefit shall be paid to any municipal employee, disabled as aforesaid, during any period of such disability until such disabled municipal employee shall have become sixty-five (65) years of age, and Child's Disability Benefit shall be paid to any such municipal employee, who shall be the parent of any child or children (the issue of such municipal employee) less than eighteen (18) years of age, during any such period of time until such child or children of such municipal employee shall attain an age of eighteen (18) years.

When any municipal employee so disabled shall become sixty-five (65) years of age, such disability benefit or benefits shall cease and such municipal employee, if still disabled, shall thereafter receive such annuity or annuities as are provided for in accordance with other provisions of this Act.

No municipal employee so disabled after he shall have become sixty-five (65) or more years of age, shall have a right to receive Duty Disability Benefit or Child's Disability Benefit.

In lieu of all amounts ordinarily deducted, for annuity purposes, from the salary of any municipal employee, disabled as aforesaid, the city shall contribute sums equal to such amounts for any period of disability of such municipal employee during which he shall receive Duty Disability Benefit. Such sums so contributed shall be credited to such disabled municipal employee as though they were deducted from his salary and shall be regarded for annuity and refund purposes as sums deducted from such salary.

The city shall also contribute all amounts ordinarily contributed by it for annuity purposes for such municipal employee as though he were in active discharge of his duties during any such period of disability.

The Retirement Board shall submit an estimate on or before the first day in the month of October of each year to the City Council of such city, of the amount necessary to provide Duty Disability Bene-

fits and Child's Disability Benefits during the succeeding calendar year and such amount shall be paid into the Annuity and Benefit Fund herein provided for from taxes levied and collected for the purposes of said fund.

§ 47. Benefit to be known as "Ordinary Disability Benefit" shall be provided for municipal employees in the service who shall become disabled as the result of any cause other than injury incurred in the performance of an act or acts of duty.

Any municipal employee less than sixty-five (65) years of age, who shall become disabled subsequent to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, as the result of any cause other than injury incurred in the performance of an act or acts of duty, shall have a right to receive Ordinary Disability Benefit during any period or periods of any such disability, after the first thirty (30) days of any such period which shall not exceed, in the aggregate, throughout the entire period of such municipal employee's service, a period of time equal to one-fourth ( $\frac{1}{4}$ ) of the entire period of service rendered by such municipal employee in the service of such city prior to the time he shall have become so disabled, and which shall not exceed five (5) years in any case. In computing any such entire period of service, any period of time during which such municipal employee shall have received Ordinary Disability Benefit under the provisions of this section shall not be included for the purposes of this section.

The first payment of Ordinary Disability Benefit which any municipal employee shall have a right to receive shall be made not later than one month after such benefit shall be granted by the Retirement Board and each subsequent payment of such benefit shall be made at a time not later than one month from and after the time when the latest payment of such benefit shall have been made.

Proof of disability shall be furnished to the Retirement Board by at least one licensed and practicing physician appointed by said Retirement Board and said Retirement Board may require other evidence of disability. Each disabled municipal employee who shall receive Ordinary Disability Benefit under the provisions of this section shall be examined at least once a year by one or more licensed and practicing physician or physicians appointed by said Retirement Board. Such physician or physicians shall advise said Retirement Board whether the disability of such municipal employee continues or not. When the disability of any such municipal employee shall cease, the said Retirement Board shall discontinue payment of Ordinary Disability Benefit to such municipal employee and such municipal employee shall be returned to active service as a municipal employee.

When any municipal employee so disabled shall become sixty-five (65) years of age, such disability benefit shall cease and such municipal employee, if still disabled, shall thereafter receive such annuity or annuities as are provided for him in accordance with other provisions of this Act.

No municipal employee so disabled after he shall have become sixty-five (65) years of age shall have a right to receive Ordinary Disability Benefit.

Ordinary Disability Benefit shall consist of an amount equal to fifty (50) per cent of the salary of such disabled municipal employee, as such salary shall be at the time such disability shall occur, for a period of time equal to any period of time for which any payment of such disability benefit shall become due and payable. Before any payment thereof shall be made to any municipal employee, an amount equal to the sum or sums ordinarily deducted from the salary of such municipal employee for all annuity purposes during a period of time equal to that for which such payment of Ordinary Disability Benefit is to be made shall be deducted from such payment and credited to such municipal employee as a deduction from his salary for such period. Such sums so deducted and credited shall be regarded, for annuity and refund purposes, as sums deducted from the salary of such municipal employee.

The city shall contribute all amounts ordinarily contributed by it for annuity purposes for such disabled municipal employee as though he were in active discharge of his duties during any such period of disability.

The Retirement Board shall submit an estimate, on or before the first day in the month of October of each year, to the City Council of such city, of the sum necessary to provide Ordinary Disability Benefits during the succeeding calendar year. Such estimates shall show the amounts to be provided during such calendar year by the municipal employees included under the provisions of this section, and by the city.

To provide Ordinary Disability Benefit, contributions shall be made by all municipal employees less than sixty-five (65) years of age, and by the city as follows:

During the first year after the year in which this Act shall come in force and effect in such city, three-fourths ( $\frac{3}{4}$ ) of one (1) per cent of the annual salary of each such municipal employee, except those municipal employees who are in receipt of Duty Disability Benefits or Ordinary Disability Benefits, shall be deducted from the first payment of salary or wages due and payable to each such municipal employee in the months of January, April, July and October of such year and shall be contributed to the Annuity and Benefit Fund herein provided for. Such deductions shall be made at the times such payments of salary are payable.

Concurrently with each such deduction from the salary of any such municipal employee, the city shall contribute a sum equal to one-fourth ( $\frac{1}{4}$ ) of one (1) per cent of each such payment of the salary of such municipal employee. If it shall not be possible or practicable for the city to make any such contribution at the same time any such deduction shall be made, the city shall make such contributions as soon as possible and practicable thereafter, with interest thereon at the rate of four (4) per cent per annum to the date such contribution shall be made so that each such contribution shall exactly equal the value of each such corresponding deduction as such value shall be at the time such contribution shall be made.

During the second year after the year in which this Act shall come in force and effect in such city, and during each year thereafter one-half ( $\frac{1}{2}$ ) of the total sum which shall be estimated annually by the Retirement Board as necessary to provide Ordinary Disability Benefits during such year shall be contributed by the municipal employees included under the provisions of this section as follows:

Such amount (one-half ( $\frac{1}{2}$ ) of said total sum) shall be pro rated among all such municipal employees in proportion to the annual salary of each such municipal employee and a sum equal to one-fourth ( $\frac{1}{4}$ ) of the amount pro rated to any such municipal employee shall be deducted from the first payment of salary or wages due and payable to such municipal employee in the months of January, April, July and October of each such year.

Concurrently with each such deduction from the salary of each such municipal employee the city shall contribute a sum equal to the amount of such deduction. If it shall not be possible or practicable for the city to make any such contribution at the same time any such deduction shall be made, the city shall make such contribution as soon as possible and practicable thereafter with interest thereon at the rate of four (4) per cent per annum to the date such contribution shall be made so that each such contribution shall exactly equal the value of each such corresponding deduction as such value shall be at the time such contribution shall be made.

If the name of any municipal employee, included under the provisions of this subsection, shall not appear upon the payroll of the department in which he shall be employed during the months of January, April, July or October of any year, such municipal employee may retain his rights to Ordinary Disability Benefit, hereunder, by paying an amount equal to that which would have been deducted from his salary during any such month, if his name had appeared upon the payroll during such month, into the Annuity and Benefit Fund herein provided for, on or before the tenth day of the succeeding month; *provided*, that if the tenth day of such month shall fall upon a Sunday or a legal holiday such payment shall be made on or before the day preceding the tenth day of such month.

If any such municipal employee, as aforesaid, shall fail to pay the amount stated into the Annuity and Benefit Fund herein provided for, as stated, such municipal employee shall not have any right to Ordinary Disability Benefits thereafter, and such municipal employee shall be exempt from the provisions of this subsection, unless such municipal employee shall apply for reinstatement and shall submit to an examination or examinations by a physician or physicians, designated by the Retirement Board to make any such examination, and shall be found by such physician or physicians to be in good physical condition. Any such municipal employee shall be required to pay a fee, not in excess of three (3) dollars, for any one such examination.

§ 48. Notwithstanding the provisions of Sections 46 and 47 of this Act, if any municipal employee who shall apply for or who shall have been granted any disability benefit under the provisions of either such section shall refuse to submit to examination by any physician or

surgeon appointed as aforesaid, such municipal employee shall not have any right to receive such disability benefit and any such benefit which shall have been granted shall be cancelled immediately upon such refusal.

No disability benefit shall be paid on account of any form of disability for any period of time for which a disabled municipal employee shall receive any part of his salary, and no such benefit shall be paid for any period of disability for which a disabled municipal employee shall have any right to receive any part of his salary under any law or ordinance in effect in such city.

If any municipal employee who shall be disabled shall receive any compensation from such city on account of such disability under and by virtue of the law known as the Workmen's Compensation Act the disability benefit herein provided for such municipal employee shall be reduced by any amount so received if such amount shall be less than the amount of such benefit; and if the amount or amounts received as compensation exceed the amount of the disability benefit herein provided for such municipal employee, such municipal employee shall not receive any such disability benefit until a period of time during which such benefit payable at the rate herein stated would equal the amount of such compensation shall have expired. In calculating any such period of time, interest upon the amounts of money involved shall not be considered.

§ 49. Notwithstanding any other provisions of this Act, whenever any municipal employee who shall have served less than twenty (20) years, and who shall have received Ordinary Disability Benefit under the provisions of this Act, shall be disabled, as the result of any cause other than injury incurred in the performance of an act or acts of duty, for a period or periods of time aggregating in excess of one-fourth ( $\frac{1}{4}$ ) of the entire term of such service rendered by such municipal employee, exclusive of any period of disability during which such municipal employee shall have received Ordinary Disability Benefit under the provisions of this Act, and whenever any municipal employee who shall have served twenty (20) or more years, exclusive of any period of disability during which such municipal employee shall have received Ordinary Disability Benefit under the provisions of this Act, shall be so disabled for a period or periods of time aggregating in excess of five (5) years, and such municipal employee shall resign or be discharged from the service while still so disabled and before he shall have attained an age of fifty-five (55) years, such municipal employee shall have the right to receive annuity from and after the date of such resignation or discharge from the service of such amount as can be provided from the sum to the credit of such municipal employee on the date of such resignation or discharge for the purpose of providing annuity for such municipal employee. Any such annuity shall be computed as of the age of the municipal employee concerned on the date of his resignation or discharge from the service.

The annuity to which the wife of any such municipal employee shall have a right from and after the date of the death of such municipal employee shall be fixed on the date of the resignation or discharge of such municipal employee. It shall be of such amount as can be

provided from the amount to the credit of such municipal employee on the date of his resignation or discharge from the service, for the purpose of providing annuity for the widow of such municipal employee. Any such annuity shall be computed as of the age of such wife on the date of such resignation or discharge; *provided*, that if such wife shall be older than five (5) years the junior of her husband her age shall be assumed to be five (5) years less than his.

In the case of the death of any such municipal employee after he shall have entered upon annuity, any child under the age of eighteen (18) years, who shall be the issue of such municipal employee, shall have a right to receive annuity of the same amount as is specified in Section 44 of this Act for a child of a future entrant who shall retire after he shall have attained an age of fifty-five (55) years, and the limitation stated in said Section 44 concerning the amount of annuity to be paid to the family of a municipal employee shall apply in any case to which this section shall apply.

§ 50. Notwithstanding the provisions of any other section or sections of this Act to the effect that certain annuities shall be life annuities; in any case in which the sum to the credit of a municipal employee for the purpose of providing annuity for such municipal employee shall be insufficient—at the time the amount of such annuity shall be fixed, as hereinbefore provided—to provide life annuity, payable at the rate of ten (10) dollars a month, for such municipal employee, a term annuity payable at the rate of ten (10) dollars a month shall be fixed for such municipal employee and such annuity shall be paid to him for such a period of time as such payments can be made from the aforesaid sum to the credit of such municipal employee; and, in any case in which the sum to the credit of a municipal employee for the purpose of providing annuity for the widow of such municipal employee shall be insufficient at the time the amount of such annuity shall be fixed, as hereinbefore provided, to provide a life annuity, payable at the rate of ten (10) dollars a month, for such widow, a term annuity payable at the rate of ten (10) dollars a month, shall be fixed for such widow, and such annuity shall be paid to such widow for such a period of time as such payments can be made from the aforesaid sum to the credit of such municipal employee.

Any annuity described in this section shall be computed according to the American Experience Table of Mortality and interest at the rate of three and one-half ( $3\frac{1}{2}$ ) or four (4) per cent per annum, whichever such rate of interest shall apply in any particular case in accordance with foregoing provisions of this Act.

§ 51. In computing the term of service rendered by any municipal employee prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, the entire period of time beginning on the date when such municipal employee was appointed to the service and ending on the thirty-first day in the month of December of the year in which this Act shall come in force and effect in such city except any intervening period of time during which such municipal employee shall have been separated by resignation or discharge from the service of such city shall be counted as a period of service for all purposes of this Act.

In computing the term of service rendered by any municipal employee subsequent to the thirty-first day in the month of December of the year in which this Act shall come in force and effect in such city, the following periods of time shall be counted as periods of service for annuity purposes; any period of time during which such municipal employee shall perform the duties of his position, any period of vacation, any period of leave of absence with whole or part pay, any period of leave of absence without pay not longer than ninety (90) days, any period of disability for which such municipal employee shall receive any disability benefit, and any period of disability for which the municipal employee concerned shall receive whole or part pay.

In computing the term of service rendered by any municipal employee subsequent to the thirty-first day in the month of December of the year in which this Act shall come in force and effect in such city, for Ordinary Disability Benefit purposes, all periods of time described in the preceding paragraph, except any such period of time for which such municipal employee shall receive Ordinary Disability Benefit, shall be counted as periods of service.

§ 52. It is the intention of this Act that the Annuity and Benefit Fund herein provided for shall on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, and thereafter, supersede and take the place of any Municipal Pension Fund which shall be in operation, in such city, under and by virtue of an Act entitled, "An Act to provide for the formation and disbursement of a pension fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their positions under and by virtue of an Act entitled "An Act to regulate the civil service of cities," approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town," approved May 31, 1911, in force July 1, 1911, as subsequently amended, at the time this Act shall come in force and effect in such city, and that such Municipal Pension Fund shall be merged into and become part of the Annuity and Benefit Fund herein provided for and that such Annuity and Benefit Fund shall be construed to be a continuation of such Municipal Pension Fund. Therefore, if any Municipal Pension Fund, created and maintained under and by virtue of said Act, as subsequently amended, shall be in operation in any such city at the time this Act shall come in force and effect in such city, all moneys, securities and other assets of such fund shall be transferred, on the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, by the board of trustees of such fund to the Retirement Board of the Annuity and Benefit Fund herein provided for, which Retirement Board is hereby empowered to receive them, and shall be placed in the Annuity and Benefit Fund herein provided for and such Municipal Pension Fund shall then cease to exist as a separate fund. If it shall not be possible or practicable for the board of trustees of any such Municipal Pension Fund to transfer all moneys, securities and other assets of such fund to the said Retirement Board on the first day in the month of January of the first year after the year in

which this Act shall come in force and effect in such city, all such moneys, securities and other assets shall be transferred to said Retirement Board as soon as possible and practicable after such day, and any such transfer shall be made as of such day.

All annuities, pensions and other benefits allowed prior to the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, by the board of trustees of such Municipal Pension Fund shall thereafter be paid by the said Retirement Board from the Annuity and Benefit Fund herein provided for, according to the law or laws under which such annuities, pensions, or other benefits were allowed.

All claims for any annuity, pension or other benefit from such Municipal Pension Fund which are pending or ungranted on the first day in the month of January of the first year after the year in which this Act shall come in force and effect, in such city, shall be allowed or disallowed by said Retirement Board according to the provisions of said Act entitled, "An Act to provide for the formation and disbursement of a pension fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their position under and by virtue of an Act entitled "An Act to regulate the civil service of cities," approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town," approved May 31, 1911, in force July 1, 1911, as subsequently amended, and those which shall be allowed shall be paid from the Annuity and Benefit Fund herein provided for.

On and after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city any employee of such city who shall have retired from the service thereof before the first day in the month of January of the first year after the year in which this Act shall come in force and effect therein, under the provision of Section 8 of said Act entitled, "An Act to provide for the formation and disbursement of a pension fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their positions under and by virtue of an Act entitled "An Act to regulate the civil service of cities," approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town," approved May 31, 1911, in force July 1, 1911, as subsequently amended, shall have a right to make the payments therein specified into the Annuity and Benefit Fund herein provided for and to receive the pension provided for such employee in accordance with the provisions of said Act.

§ 53. (a) For the purpose of paying Prior Service Annuities and Widow's Prior Service Annuities provided for in this Act, and all annuities, pensions and benefits which have been or which shall be allowed or granted under and by virtue of an Act entitled, "An Act to provide for the formation and disbursement of a pension fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their positions under and by virtue of

an Act entitled, "An Act to regulate the civil service of cities," approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town," approved May 31, 1911, in force July 1, 1911, as subsequently amended, or under and by virtue of Sections 52 and 57 of this Act also for the purpose of providing a sufficient amount\*of money in the Investment and Interest Fund, described in subdivision (1) of Section 56 of this Act, to make possible the transfer of moneys from said fund to other funds of the Annuity and Benefit Fund herein provided for as stated in said subdivision (1) of said Section 56. such city shall contribute the sum of six hundred thousand dollars (\$600,000.00) each year to the Annuity and Benefit Fund herein provided for, beginning in the first year after the year in which this Act shall come in force and effect in such city; *provided however*, if in any one year such sum of six hundred thousand dollars (\$600,000.00) together with all other sums required during such year for the purposes of the Annuity and Benefit Fund herein provided for, in accordance with the provisions of this Act, shall constitute an amount in excess of the total amount received into said Annuity and Benefit Fund during such year, all sums required for purposes other than those stated in this section shall be applied for such purposes and the balance of the said total amount received shall be applied for the purposes named in this section.

(b) All such amounts contributed by the city shall be placed in the Prior Service Annuity Fund described in subdivision (f) of Section 56 of this Act. When the assets of the said Prior Service Annuity Fund shall equal the liabilities thereof (including in addition to all other liabilities of such fund, the present values, according to the American Experience Table of Mortality and interest at the rate of four (4) per cent per annum, of all annuities, present or prospective, to be paid from said Prior Service Annuity Fund) the city shall cease to contribute the sum stated in paragraph (a) of this section or any part thereof; *provided, however*, if at any time the assets of the said Investment and Interest Fund shall not be sufficient to permit of a transfer of moneys from said fund to any other fund of the Annuity and Benefit Fund herein provided for, in accordance with the provisions of subdivision (1) of Section 56 of this Act, the city shall, as soon as possible and practicable thereafter, contribute a sum or sums sufficient to make possible such transfer of the amount or amounts of money required, *and provided further*, if by reason of annexation of territory and the employment by such city of any municipal employee employed in any such territory at the time of such annexation, after the city shall have ceased to contribute as provided in paragraph (a) of this section, contributions of moneys to provide Prior Service Annuity and Widow's Prior Service Annuity (either or both) for or on account of such municipal employee shall become necessary for such annuity purposes, the city shall as soon as possible and practicable thereafter, contribute a sum or sums sufficient to provide such annuities. *However*, the city shall not in any event contribute any amount in excess of six hundred thousand dollars (\$600,000.00) in any one year for any and all purposes stated in this section.

§ 54. For the purpose of paying annuities, the Retirement Board may at all times keep and hold uninvested a sum not in excess of the amount required to make all annuity payments which shall become due and payable within the following ninety (90) days. Such sum or any part thereof shall be kept on deposit in any bank in the State of Illinois, organized under the laws of said State as a State bank, or organized under the laws of the United States as a National bank; *provided*, that the amount which said Retirement Board may deposit in any such bank shall not in any case exceed twenty-five (25) per cent of the paid up capital and surplus of such bank.

§ 55. No annuity shall be fixed, granted, or paid and no disability benefit shall be granted or paid, under or by virtue of this Act before the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city.

§ 56. (a) All money and property which shall be received by the Retirement Board for the Annuity and Benefit Fund herein provided for shall be placed in some one or more of the following described funds which shall be established and maintained by said Retirement Board within the said Annuity and Benefit Fund.

(b) Expense Fund:—All amounts of money which shall be contributed by the city and all amounts which shall be deducted from the salaries of municipal employees to defray the cost of administration of the Annuity and Benefit Fund herein provided for, as stated in Section 13 of this Act, shall be paid into a fund to be known as the Expense Fund. All expenses of such administration shall be paid from this fund.

(c) City Contribution Fund:—All amounts of money which the city shall contribute for Age and Service Annuity, Widow's Annuity and Supplementary Annuity purposes—except those contributed as provided in section 46 of this Act, in lieu of deductions from the salary of any municipal employee who shall receive Duty Disability Benefit—also all amounts which shall be transferred to this fund from the Investment and Interest Fund shall be placed in this fund.

An individual account shall be kept in this fund concerning each municipal employee for whose benefit the city shall contribute for Age and Service Annuity or for Widow's Annuity purposes (the former or both) and concerning each widow for whose benefit the city shall contribute for Supplementary Annuity purposes. As such contributions are received they shall be credited to the accounts of the various persons for whom they shall be made.

At least once each year, and always before any moneys shall be transferred from this fund to any other fund described in this section, the sums thus credited shall be improved by the proper interest accretions.

When the amount of annuity to be paid to any municipal employee, or to the widow of any municipal employee shall be fixed, and when Supplementary Annuity for the widow of any municipal employee shall first become payable, the total amount in this fund for the purpose of providing such annuity and required for such purpose shall be taken therefrom and placed in the Annuity Payment Fund.

In any case in which there shall be in this fund to the credit of any municipal employee who shall resign or be discharged from the service before such municipal employee shall have attained an age of sixty-five (65) years an amount in excess of that required to provide Age and Service Annuity for such municipal employee, or an amount in excess of that required to provide Widow's Annuity for the wife of such municipal employee (either or both), such amount or amounts shall be retained in this fund and improved by interest at the rate of four (4) per cent per annum until such municipal employee shall become sixty-five (65) years of age or shall die, whichever event shall occur first. Any such accumulated amount shall then be used in accordance with the provisions of subdivision (d) of section 39 of this Act.

(d) **Salary Deduction Fund:**—All amounts of money which shall be deducted from the salaries of municipal employees for Age and Service Annuity and Widow's Annuity purposes, also all amounts of money which shall be contributed by the city for any such annuity purpose for the benefit of any municipal employee who shall receive Duty Disability Benefit under the provisions of section 46 of this Act, in lieu of any such amount which would have been deducted from the salary of such municipal employee if he were performing active duty, also all amounts which shall be transferred to this fund from the Investment and Interest Fund shall be placed in this fund.

An individual account shall be kept in this fund concerning each municipal employee from whose salary any such amount shall be deducted or for whose benefit the city shall make any such contribution. As such deductions or contributions are received they shall be credited to the accounts of the various persons for whom they shall be made.

At least once each year, and always before any moneys shall be transferred from this fund to any other fund described in this section, the sums thus credited shall be improved by the proper interest accretions.

When the amount of annuity to be paid to any municipal employee or to the widow of any municipal employee shall be fixed or granted, the total amount in this fund for the purposes of providing such annuity and required for such purpose shall be taken therefrom and placed in the Annuity Payment Fund.

All amounts which shall have resulted from deductions from the salary of any municipal employee, and all amounts which shall have resulted from contributions made by the city for the benefit of any municipal employee who shall receive Duty Disability Benefit, in lieu of deduction from the salary of such municipal employee, in accord with the provisions of section 46 of this Act, that are to be refunded in accordance with the provisions of this Act, except those referred to in subdivision (e) of this section, shall be paid from this fund.

(e) **Annuity Payment Fund:**—All amounts of money which shall be taken from the City Contribution Fund and from the Salary Deduction Fund for the purpose of paying annuities which shall have been fixed, also all amounts which shall be deducted from the salary of any municipal employee after the amount of Age and Service Annuity for such municipal employee shall have been fixed, also all amounts which shall be transferred to this fund from the Investment and Interest Fund shall be placed in this fund.

All Age and Service Annuities and all Widow's Annuities shall be paid from this fund. Any amount to be refunded in accordance with the provisions of subdivision (e) of Section 39 of this Act shall be paid from this fund.

If any municipal employee who shall have resigned or been discharged from the service and whose annuity shall have been fixed or granted shall re-enter the service before he shall have attained an age of sixty-five (65) years, an amount which shall be determined in accordance with the provisions of paragraph (a) of section 34 of this Act shall be transferred from this fund and placed to the credit of such municipal employee for Age and Service Annuity purposes in the City Contribution Fund and the Salary Deduction Fund, respectively. Such amount shall be divided and placed in said funds in the ratio in which the respective amounts transferred from such funds to this fund for Age and Service Annuity purposes for such municipal employee bore to each other at the time the annuity for such municipal employee shall have been fixed. If the woman who shall be the wife of such municipal employee when he shall re-enter the service shall be the one who was his wife when annuity for the wife of such municipal employee shall have been fixed, an amount to be determined in accordance with the said paragraph (a) of said section 34 shall be transferred from this fund and placed to the credit of such municipal employee for Widow's Annuity purposes in the City Contribution Fund and the Salary Deduction Fund, respectively. Such amount shall be divided and placed in said funds in the ratio which the respective amounts transferred from such funds to this fund for Widow's Annuity purposes for the wife of such municipal employee bore to each other at the time the annuity for the wife of such municipal employee shall have been fixed.

(f) Prior Service Annuity Fund:—All amounts of money which shall be contributed by the city for Prior Service Annuity and for Widow's Prior Service Annuity purposes and all money which shall be contributed by the city to provide annuities in accordance with the provisions of section 57 of this Act shall be placed in this fund. All assets of any Municipal Pension Fund which shall exist under and by virtue of an Act entitled, "An Act to provide for the formation and disbursement of a pension fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their positions under and by virtue of an Act entitled "An Act to regulate the civil service of cities," approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town" approved May 31, 1911, in force July 1, 1911, as subsequently amended, in such city at the time this Act shall come in force and effect in such city, which shall be turned over to the Retirement Board as provided in section 52 of this Act shall also be placed in this fund.

All prior Service Annuities and Widow's Prior Service Annuities payable under the provisions of this Act and all annuities, benefits and pensions, which shall have been granted or shall be granted to any municipal employee under, or in accord with, the provisions of an Act entitled, "An Act to provide for the formation and disbursement of a pen-

sion fund in cities, villages and incorporated towns having a population exceeding 100,000 inhabitants for municipal employees appointed to their positions under and by virtue of an Act entitled "An Act to regulate the civil service of cities," approved and in force March 20, 1895, and for those who were appointed prior to the passage of said Act and who are now in the service of such city, village or town," approved May 31, 1911, in force July 1, 1911, as subsequently amended, and of section 52 of this Act shall be paid from this fund.

If at any time the assets of the Investment and Interest Fund (described in subdivision (1) of this section) shall not be sufficient to permit of transfer from said fund to the Annuity Payment Fund of such amounts as shall be necessary according to the American Experience Table of Mortality and interest at the rate of four (4) per cent per annum, to make the assets of the Annuity Payment Fund equal to the liabilities thereof (including among such liabilities and in addition to all other liabilities of such fund the present values of all annuities entered upon or fixed and of all annuities not entered upon to be paid from such fund) any amount necessary for such purpose shall be taken from this fund and placed in the said Investment and Interest Fund.

(g) Child's Annuity Fund:—All amounts of money which the city shall contribute to provide Child's Annuity according to the provisions of this Act shall be placed in this fund and all such annuities shall be paid from this fund.

(h) Duty Disability Fund:—All amounts of money which shall be contributed by the city to provide Duty Disability Benefits and Child's Disability Benefits, and all amounts which shall be contributed by the city to provide Compensation Annuity (as defined in section 33 of this Act) for a widow of any municipal employee who shall die as a result of injury received in the performance of any act or acts of duty shall be placed in this fund and all such benefits and annuities shall be paid from this fund. The city shall pay into this fund each year the amount required to pay all Compensation Annuities payable during such year.

(i) Ordinary Disability Fund:—All amounts of money which shall be contributed by the city, and all amounts which shall be deducted from the salaries of municipal employees for the purpose of providing Ordinary Disability Benefits shall be placed in this fund and all such benefits shall be paid from this fund.

(j) If at any time there shall not be enough money in the Expense Fund, the Prior Service Annuity Fund, the Child's Annuity Fund, the Duty Disability Fund or the Ordinary Disability Fund—either one of these—to pay any expenses, annuities, or benefits which shall be due and payable from any such funds, the sums necessary to pay any such expenses, annuities, or benefits shall be taken from either one or all of the following named funds in the order stated, and transferred to the said fund or funds from which such expenses, annuities, or benefits shall be payable: City Contribution Fund, Prior Service Annuity Fund, Salary Deduction Fund. When any amount in excess of that required to pay any expenses, annuities, or benefits due and payable from any of the said funds to which any such sums shall have been transferred shall be received into such fund such amount shall be transferred from such fund to the fund or funds

from which any such sums shall have been taken or transferred until the full sum so taken and transferred shall be returned to any fund from which it was taken and transferred. Interest at the rate of four (4) per cent per annum upon any sum so taken and returned shall be paid into the investment and interest fund.

(k) Gift Fund:—All money or property of any kind which shall be received by the Retirement Board for any purpose or purposes of the Annuity and Benefit Fund herein provided for, under and by virtue of any law or laws other than this law, or as gifts, grants, or bequests, or in any manner other than as provided in any preceding section of this Act, shall be placed in this fund and the same shall be used for the purposes of the Annuity and Benefit Fund herein provided for as shall be decided by said Retirement Board. All money in this fund shall be improved by interest at the rate of four (4) per cent per annum.

(1) 1. Investment and Interest Fund:—All gains from investments and all interest earnings shall be paid into a fund to be known as the Investment and Interest Fund. All losses from investments shall be charged to this fund. From this fund shall be transferred all amounts due in interest upon balances existing in the City Contribution Fund, the Salary Deduction Fund, the Prior Service Annuity Fund, and the Gift Fund.

2. Such amounts as shall be necessary according to the American Experience Table of Mortality and interest at the rate of four (4) per per cent per annum, to make the assets of the Annuity Payment Fund equal to the liabilities thereof (including among such liabilities and in addition to all other liabilities of such fund the present values of all annuities entered upon or fixed, and not entered upon to be paid from such fund) shall be taken from this fund and transferred to the Annuity Payment Fund at least once each year.

§ 57. Notwithstanding the provisions of any foregoing section or sections of this Act, any present employee who shall be a contributor to any Municipal Pension Fund in operation in such city at the time this Act shall come in force and effect therein, who shall resign or be discharged from the service on or after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city, and after he shall have completed twenty (20) or more years of service and for whom the amount of annuity provided in accordance with the foregoing provisions of this Act shall be less than the amount stated hereinafter in this section shall have a right to receive annuity as follows:

Any such present employee who shall be fifty-five (55) or more years of age at the time of his resignation or discharge from the service shall have a right to receive an annuity of six hundred dollars (\$600.00) a year from and after the date of such resignation or discharge.

Any such present employee who shall be less than fifty-five (55) years of age at the time he shall resign or be discharged from the service shall have a right to receive an annuity of six hundred dollars (\$600.00) a year from and after the date upon which he shall become fifty-five (55) years of age.

Notwithstanding the provisions of any foregoing section or sections of this Act, any present employee who was engaged in the military or naval service of the United States during any of the years 1861, 1862, 1863, 1864, or 1865, and who was honorably discharged from such military or naval service, and who shall be a contributor to any Municipal Pension Fund in operation in such city at the time this Act shall come in force and effect therein, and who shall resign or be discharged from the service on or after the first day in the month of January of the first year after the year in which this Act shall come in force and effect in such city and after he shall have completed ten (10) or more years of service and shall have attained an age of sixty-five (65) or more years, and for whom the amount of annuity provided in accordance with the foregoing provisions of this Act shall be less than six hundred dollars (\$600.00) a year shall have a right to receive an annuity of six hundred dollars (\$600.00) a year from and after the date of his resignation or discharge from the service.

§ 58. Notwithstanding the provisions of any other section or sections of this Act to the effect that any annuity for the widow of a municipal employee shall be a life annuity, any annuity which shall have been granted to a widow of a municipal employee under and by virtue of the provisions of this Act shall terminate when such widow shall marry and if any such widow who shall marry shall not have received, in form of annuity, an amount equal to that accumulated from the sums deducted from the salary of the municipal employee concerned and applied for the purpose of providing annuity for such widow, a sum equal to the difference between the amount accumulated from the sums deducted from the salary of the municipal employee concerned and applied for the purpose of providing annuity for such widow and the amount received by such widow in form of annuity shall be refunded to such widow.

§ 59. For the purpose of computing the interest upon any sum which shall have been deducted from the salary of any municipal employee, or otherwise paid by such municipal employee, into any Municipal Pension Fund in operation in such city at the time this Act shall come in force and effect therein, the Retirement Board shall assume that the date upon which any such sum was deducted from salary or otherwise paid was the last day of the calendar month in which any such sum was deducted or otherwise paid and applied to such Municipal Pension Fund.

§ 60. All annuities and disability benefits granted under the provisions of this Act and every portion of such annuities and benefits, shall be exempt from attachment or garnishment process and shall not be seized, taken, subjected to, detained, or levied upon by virtue of any execution, or any process or proceeding whatsoever issued out of or by any court in this State, for the payment and satisfaction in whole or in part of any debt, damage, claim, demand, or judgment against any annuitant or other beneficiary hereunder, and no such annuitant or other beneficiary shall have any right to transfer or assign his or her annuity or disability benefit or any part thereof either by way of mortgage or otherwise.

§ 61. In the case of any municipal employee who shall have filed an application for appointment to the service of such city, the age stated in such application shall be conclusive evidence of the age of such municipal employee for the purposes of this Act.

§ 62. Suitable rooms for office and meetings of the retirement board shall be assigned by the mayor of such city.

§ 63. It shall be the duty of all officers, officials, and employees of such city to perform any and all acts, required to carry out the intent and purposes of this Act, which it shall be necessary that any such officer, official, or employee shall perform so that the provisions of this Act may be complied with and the intent and purposes thereof fulfilled.

§ 64. If any section, subdivision, paragraph, sentence or clause of this Act is for any reason held invalid or to be unconstitutional, such decision shall not affect the remaining portion of this Act, or any section or part thereof.

# EXPLANATORY STATEMENT OF MAIN PROVISIONS OF ACT OF 1921 RELATING TO MUNICIPAL EM- PLOYEES' ANNUITY AND BENEFIT FUND, WITH ACCOMPANYING TABLES.

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In what follows, the word "sec" followed by a number and all enclosed in brackets, [], refers to the section of the Act which the subject discussed appears.

## Retirement Board

The Board constituted to administer the Fund is called the Retirement Board. It consists of five members, namely: The City Comptroller, the City Treasurer, and three municipal employees, elected by the municipal employees from among their own number. The first election for an employee membership on the Board will be held on or before November 1, 1922. [Sec. 2.]

## To Whom the Act Applies

This Act applies to persons defined in it as Municipal Employees. [Sec. 12.]

This definition includes the following:

(a) All employees of the City of Chicago, with the exceptions noted below, who have been or shall be appointed to their positions by virtue of the Civil Service Act, approved and in force, March 20, 1895.

(b) All employees of the City of Chicago, with the exceptions noted below, who were appointed to the service of the city before the date when the Civil Service Act came into effect, that is before March 20, 1895.

The exceptions to (a) and (b) are:

1. Those holding temporary appointments under the Civil Service Act.

2. Those employed in positions, the duties of which will not ordinarily permit of service during a calendar year, of four months, if the salary of the employee is on a monthly basis; seventeen weeks, if on a weekly basis; one hundred days, if on a daily basis; or seven hundred hours, if on an hourly basis.

3. Those classified under Civil Service as being in the labor service of, and employed by the city, on July 1, 1921, unless they are participants in the pension fund for municipal employees created under the Act of 1911, or unless they make application before January 1, 1922, to come under the provisions of this Act.

4. Those classified under Civil Service as being in the labor service of the city who shall have entered the service of the city after July 1, 1921, unless they shall make application, within six months from the beginning of their service to come under the provisions of this Act.

5. Those who are or will be participants of any other annuity and benefit fund, annuity and retirement fund, or pension fund of the City. This group includes all fire department firemen, policemen, public school teachers, employees of House of Correction who are in the House of

Correction Pension Fund, employees of the Board of Education who are in the Board of Education Employees' Pension Fund, and Employees of the Public Library, who are in the Public Library Pension Fund.

### **Separation from the Service**

Separation from the service means resignation or discharge from the service. [Sec. 12.]

### **Service for Annuity Purposes**

The periods of service rendered before January 1, 1922, are to be taken into account only if the employee was in the service on December 31, 1921, either as a probationary or permanent civil service employee, or as an employee who entered the service of the city before March 20, 1895, and was in service continually since that time until December 31, 1921.

The period of service rendered before January 1, 1922, to be taken into account for annuity purposes, is the entire period of time beginning on the date when the employee was appointed to the service and ending on December 31, 1921, except any intervening period of time during which he was separated from the service by resignation or discharge.

Periods of service on and after January 1, 1922, to be taken into account for annuity purposes under the Act are as follows:

Any period of service during which the employee was performing the duties of his position; any period of vacation; any period of leave of absence with whole or part pay; any period of leave of absence without pay not longer than 90 days; any period of disability for which he shall receive any disability benefit, and any period of disability for which he shall receive whole or part pay. [Sec. 51.]

### **Municipal Employee**

A Municipal Employee means an employee of the city of Chicago who comes under the provisions of the Act. [Sec. 12.] In this synopsis he or she will be referred to as "employee," and the masculine personal pronoun will be used throughout.

### **Present Employee**

A present employee means an employee employed by the city on December 31, 1921, and includes those performing duty on that date, those on leave of absence for any cause and those laid off but not separated from the service by resignation or discharge. [Sec. 12.]

### **Future Entrant**

A future entrant means an employee who was or will be employed by the city for the first time on or after January 1, 1922. [Sec. 12.]

### **Reentrant**

A reentrant is a person formerly an employee who again becomes an employee. If he was not an employee on December 31, 1921, there will be no amount to his credit because of prior service, as in the case of a present employee. [Sec. 36.] For a further discussion of reentrants see page 69.

### **Special Provisions Affecting Contributors to Fund Created by Act of 1911**

If an employee who was in the service on December 31, 1921, and was a contributor on said date to the Fund created by the Act of 1911,

shall have at least twenty years of service when he becomes separated from the service, then if the annuity provided under the provisions of the Act of 1921 as explained hereafter would be less than \$600 a year, the annuity which such employee will receive will be \$600 a year. If any such employee becomes separated from the service before he attains age 55, such annuity will begin when the employee attains age 55. [Sec. 57.]

The amount stated above will be paid, provided that the employee satisfies the requirements of the Act of 1911 regarding length of service and age. If he did not pay into the fund all of the sum of \$600.00 required under the Act of 1911, he will not be required to pay in the remaining balance if he was in active service or on disability pension on December 31, 1921. [Sec. 57.]

The provision waiving payments of the unpaid part of \$600.00, required under the Act of 1911, does not apply to those on Service Pensions on December 31, 1921. Such persons will make payments as required under the Act of 1911. [Sec. 52.]

### **Salary**

Salary means Annual Salary. [Sec. 12.]

If the salary of an employee is on an annual basis, no amount in excess of \$3,000 in any year will be considered for any purpose of the Act. [Sec. 12.]

If the salary of an employee is on a monthly basis, the annual salary of the employee will be considered to be twelve times the amount of salary per month, but no amount in excess of two hundred and fifty dollars a month will be considered for any purpose of the Act. [Sec. 40.]

If the salary of an employee is on a weekly basis, the annual salary of the employee will be considered to be fifty-two times the amount of salary per week, but no amount in excess of fifty-seven dollars and fifty cents a week will be considered for any purpose of the Act. [Sec. 40.]

If the salary of an employee is on a daily basis, the annual salary of the employee will be considered to be three hundred times the amount of daily wage, but no amount in excess of ten dollars per day will be considered for any purpose of the Act. [Sec. 40.]

If the salary of an employee is on an hourly basis, the annual salary of the employee will be considered to be twenty-four hundred times the amount of the hourly wage, but no amount in excess of \$1.25 per hour will be considered for any purpose of the Act. [Sec. 40.]

### **The term "wife" or "widow" as used in the Act**

The term "wife" or "widow" as used in the Act refers only to the following described wives or widows. Any wife or widow other than as described will have no rights to annuity from the fund.

1. A wife or widow of an employee husband, in service January 1, 1922, whose date of marriage to the employee occurred before July 1, 1921. [Sec. 38.]

2. A wife or widow whose date of marriage to the employee occurred after July 1, 1921, if such marriage took place before or while the employee was in service and before he attained age 65. [Sec. 38.]

## **Annuity**

In the Act, "Annuity" in the case of a future entrant means "Age and Service Annuity," and in the case of a widow of a future entrant, means "Widow's Annuity." In the case of a present employee, "Annuity" means the total when "Age and Service Annuity" and "Prior Service Annuity" are added, and in the case of a widow of a present employee, means the total when "Widow's Annuity and Widow's Prior Annuity" are added. For meanings of "Age and Service Annuity," etc., see this page, below.

## **Maximum Annuity**

Notwithstanding anything that may be said elsewhere that might lead to any other conclusion, an employee cannot receive in annuity an amount in excess of 60 per cent of the highest salary he received as a civil service employee of the city nor in excess of \$1,800.00 a year, and except when death of the husband was due to injury received while in the performance of an act of duty, the widow of an employee cannot receive in annuity an amount in excess of 50 per cent of the highest salary her husband received as a civil service employee of the city, nor in excess of \$1,500.00 a year. [Sec. 37.] In this connection the salary or wages of December 31, 1921, will be taken as the salary or wages of any year preceding 1922. [Sec. 14.]

In any case wherein the deductions from salary plus the contributions by the city would provide an annuity in excess of an amount equal to the percentage stated, a refund of the amount giving rise to such excess deducted from salary will be made to the employee or to his widow or heirs. [Sec. 37.]

## **Age and Service Annuity**

An Age and Service Annuity is the annuity an employee will receive because of contributions by the city and deductions from his salary made because of service rendered on and after January 1, 1922. [Secs. 15, 16, 17, 26 and 27.]

## **Prior Service Annuity**

A Prior Service Annuity is the annuity a "present employee" will receive because of contributions by the city on account of service rendered before January 1, 1922, and deductions from the employee's salary for purposes of the fund created by the Act of 1911. [Secs. 18, 19 and 27.]

## **Widow's Annuity**

A Widow's Annuity is the annuity the widow of an employee will receive because of contributions by the city and deductions from the employee's salary made because of service rendered on and after January 1, 1922. [Secs. 20, 21, 22, 26 and 27.]

## **Widow's Prior Service Annuity**

A Widow's Prior Service Annuity is the annuity the widow of an employee will receive because of contributions by the city on account of service rendered by the employee before January 1, 1922. [Secs. 23, 24 and 27.]

## **What is meant by the term "the annuity shall be fixed"**

The term "the annuity shall be fixed," as used in the Act, means that the amount which will be received in annuity will be computed and the amount thus computed will be the amount of annuity which the employee, or his widow, as the case may be, will receive. Service rendered after an annuity is fixed does not operate to increase the amount of annuity which an employee or his widow will receive.

## **Classes of Annuities and Benefits Provided**

The Act provides for five classes of annuities and benefits namely:

- I. Annuities for Employees.
- II. Annuities for Widows of Employees.
- III. Annuities for children under 18 years of age of deceased employees.
- IV. Duty Disability Benefits, being benefits paid in cases of disability resulting from injury incurred in the performance of an act or acts of duty.
- V. Ordinary Disability Benefits, being benefits paid in cases of disability which are not the result of injury incurred in the performance of an act or acts of duty.

A discussion of each of these classes will now be given.

### **Benefit**

In the Act, "Benefit" is used to characterize the payments made to an employee because of disability. The term must be distinguished from "Annuity."

### **Annuity, How Provided**

An Annuity for an Employee, consisting of Age and Service Annuity in the case of a future entrant, or Age and Service Annuity and Prior Service Annuity in the case of a present employee, is provided as follows: [Secs. 16 and 17.]

### **Age and Service Annuity**

For Age and Service Annuity, the employee and the city contribute thus:

From each payment on account of salary made on and after January 1, 1922, there will be deducted  $3\frac{1}{4}$  per cent (\$3.25 on each \$100.00) of such payment until the employee attains age 65. If the employee be a future entrant, the deductions will cease when he attains age 65. If the employee be a present employee, deductions will be continued if the employee remains in service until he has paid into the fund an amount which when taken with the amount paid into the fund created by the Act of 1911, all improved by interest at the rate of four per cent per annum, will be equal to the accumulated amount which would have arisen from sums the employee would have paid into the fund, until attainment of age 65, if he had been contributing as required under the provisions of the Act of 1921 since the beginning of his service, his salary during the period of prior service being as it was on December 31, 1921.

Concurrently with each such deduction from salary, the city will contribute  $5\frac{3}{4}$  per cent (\$5.75 on each \$100.00) of each payment on account of salary made to the employee on and after January 1, 1922, until the employee attains age 65. The city will cease to contribute for an employee, whether present employee or future entrant when the employee attains age 65.

The amounts thus deducted from salary and contributed by the city will be set aside to the credit of the employee concerned, and accumulated by interest at the rate of four per cent per annum while the employee is in service. The amount thus accumulated will be used to provide the employee with an Age and Service Annuity provided he satisfies the conditions stated hereinafter. (See page 65.)

### **Prior Service Annuity**

The amount of Prior Service Annuity which a present employee will receive will be determined as follows: [Sec. 19.]

Each employee will be credited in his account as of January 1, 1922, with an amount equal to  $5\frac{3}{4}$  per cent (\$5.75 on each \$100.00) of his annual salary as it will be on January 1, 1922, for each year of service rendered by such employee before January 1, 1922, with interest at the rate of four per cent per annum.

Each employee will receive credit in his account for all moneys paid into the fund created by the Act of 1911, with interest at the rate of four per cent per annum to January 1, 1922.

The total of the sums thus credited to each employee on January 1, 1922, will be improved by interest, and the accumulated amount will be used to provide a Prior Service Annuity for such employee.

### **Widow's Annuity**

For Widow's Annuity, the employee and the city contribute as follows: [Secs. 21 and 22.]

From each payment on account of salary made to a male employee on and after January 1, 1922, there will be deducted 1 per cent (\$1.00 on each \$100.00) of such payment until the employee attains age 65, whether he be a present employee or a future entrant.

Concurrently with each such deduction from salary, the city will contribute a sum equal to  $1\frac{3}{4}$  per cent (\$1.75 on each \$100.00) of each such payment.

The amount thus accumulated will be used to provide the widow of the employee with Widow's Annuity to begin upon death of her husband, provided the employee satisfies the conditions stated hereinafter. (See page 65.)

The amount thus deducted from salary and contributed by the city will be set aside to the credit of the employee concerned, and accumulated by interest at the rate of four per cent per annum while the employee is in service until he attains age 65.

### **Widow's Prior Service Annuity**

The amount of Widow's Prior Service Annuity which the widow of a present employee will receive will be determined as follows: [Sec. 24.]

Each male present employee will be credited in his account on January 1, 1922, for Widow's Annuity purposes with an amount equal to  $2\frac{3}{4}$  per cent (\$2.75 on each \$100.00) of his annual salary as such salary shall be on January 1, 1922, for each year of service rendered by such employee before January 1, 1922, if the employee be under age 65 at that time, or until the employee had attained age 65, if he be over age 65 at that time, with interest at the rate of four per cent per annum. The amount thus credited on January 1, 1922, will be improved by interest at the rate of four per cent per annum while the employee is in service until he attains age 65, and will then be used to provide a Widow's Prior Service Annuity.

#### **Deductions will be made for Widow's Annuity Purposes without Regard to Marital Condition of Employee**

Until a male employee attains age 65, if he remains in service until he attains such age, or until he retires on annuity if he retires on annuity before he attains such age, deductions will be made from his salary for Widow's Annuity purposes regardless of whether such employee has a wife or not. When he attains age 65, or retires on annuity, whichever event occurs first, his marital condition is then determined, and, if he has a wife, the annuity to which she will have a right will then be fixed. This annuity to her will begin immediately upon death of her husband.

If a male employee has no wife when he attains age 65 or enters upon annuity, whichever event occurs first, he will receive in refund all that was deducted from his salary for Widow's Annuity purposes, with interest. (See Refunds, page 68.)

#### **Conditions upon which Annuities will be paid and Amounts of Annuities**

The conditions upon which annuities will be paid and the amounts of annuities are as follows: [Secs. 27 and 31.]

If an employee shall have to his credit on January 1, 1922, an amount sufficient to provide the annuity which would have been his if he and the city had been contributing as required under the provisions of the Act since the beginning of his service until he attained age 65, his annuity will be fixed on January 1, 1922, [Sec. 27], and the amount of his annuity will be that which can be provided from the accumulation to his credit for Prior Service Annuity purposes on said date. Such annuity will become payable when he becomes separated from the service. [Sec. 31.] Such cases can occur only among those of very advanced ages.

If such employee has a wife, her annuity will be fixed at the same time that her husband's is fixed, and the amount of her annuity will be that which can be provided from the accumulation to her husband's credit for Widow's Prior Service Annuity purposes. Such annuity will begin when her husband dies, whether he dies while in service or after he enters upon annuity.

If a present employee when at or over the age of 65, while in the service, will not have to his credit an amount sufficient to provide the annuity which would have been his if he and the city had been contributing as required under the provisions of the Act since the beginning

of his service until he attained age 65, then the amount to his credit on January 1, 1922, together with the contributions by the city until he attained or will attain age 65 and the deductions from his salary for Age and Service Annuity purposes will accumulate by interest if he remains in service, until there is a sufficient amount accumulated to provide such annuity. When such amount is accumulated, his annuity becomes fixed [Sec. 27] and the amount of annuity will be that which can be provided from the accumulation to his credit when the annuity is fixed. [Sec. 31.] If he becomes separated from the service after attainment of age 65, and before the amount of his annuity is fixed, his annuity will be that which can be provided from the accumulation to his credit on the date when he becomes separated from the service. [Sec. 31.] Such annuity will become payable when he becomes separated from the service. In any such case the annuity will be less than that which it would be if he remained in service until the amount was fixed.

If an employee is in the service upon attainment of age 65, and has a wife, such wife's annuity will be fixed when he attains age 65. [Sec. 27.] The accumulation to his credit for Widow's Annuity purposes will then be used to provide such wife with an annuity if she survives him. Such annuity will begin to be paid to her upon her husband's death, whether his death occurs while he is in service or after he retires on annuity. [Sec. 31.] If an employee was over age 65 on January 1, 1922, his wife's annuity became fixed on January 1, 1922.

If an employee becomes separated from the service on or after he attains age 60, but before he attains an age older than 65, his annuity will be fixed when he becomes separated from the service. [Sec. 27.] He will then be entitled to such amount as can be provided from the accumulated amount to his credit on the date when his annuity is fixed. [Sec. 31.]

If an employee becomes separated from the service on or after he attains age 60 and before he attains an age older than age 65, and has a wife, such wife's annuity will be fixed when the employee becomes separated from the service. [Sec. 27.] The accumulation to his credit on such date for Widow's Annuity purposes will then be used to provide such wife with an annuity if she survives him. Such annuity will begin to be paid to her upon her husband's death. [Sec. 31.]

As stated in the paragraphs immediately preceding, if an employee attains at least age 60 while in the service, then all the accumulation to his credit for annuity purposes for himself (but not more than the amount which will provide him with the maximum annuity which he can receive) will be used to provide him with an annuity beginning when he becomes separated from the service, and all the accumulation to his credit for annuity for his wife (but no more than the amount which will provide for her the maximum annuity which she can receive) will be used to provide her with an annuity beginning upon his death. These annuities are available to him and to her no matter how long or short his period of service may have been.

For example, if an employee was in service for only a few months, both he and his wife would be entitled to annuities. Annuities in such

cases would amount to only a few cents a month, but a provision of the Act allows that in any case where the annuity would be less than \$10.00 a month for life, then an annuity of \$10.00 a month will be paid until the accumulated sum for annuity purposes is exhausted. In this case, therefore, the employee would receive an annuity of \$10.00 a month for a few months, and his wife, if she survives him, would receive an annuity of \$10.00 a month for a few months, beginning upon death of her husband.

If, however, an employee becomes separated from the service before he attains age 60, the entire accumulation to his credit for annuity purposes for himself and the accumulation to his credit for annuity purposes for his wife will be available for annuity purposes only if he was in service for at least 20 years.

The provisions regulating annuity payments in such cases are as follows:

If an employee becomes separated from the service on or after attainment of age 55, and before attainment of age 60, having served the city for 10 or more years, he will be entitled to an annuity of such amount as can be provided from the total of the following accumulations:

(a) The entire accumulation to his credit from deductions from salary for annuity purposes for himself under this Act and also under the Act of 1911.

(b) One-tenth of the accumulation to his credit from contributions of the city, including in the case of a present employee, the accumulation to his credit on January 1, 1922, for each complete year of service rendered in addition to 10 complete years, up to the entire amount of the accumulation.

Thus, if an employee was in service for 16 years and became separated from the service at an age between 55 and 60, his annuity would be that which could be provided from the total of the entire accumulation to his credit under (a) and six-tenths of the accumulation to his credit under (b).

From the preceding paragraphs it will be seen that after an employee has given 20 complete years of service to the city, he will be entitled to the annuity which can be provided from the total of the accumulations described under both (a) and (b).

The annuity for the wife is allowed under a plan entirely similar to that for the husband. She will receive in annuity the amount which can be provided from the total of the following accumulations:

(a) All the accumulated sum to the credit of the employee for Widow's Annuity purposes from deductions from salary.

(b) One-tenth of the accumulated sum to the credit of the employee for Widow's Annuity purposes from contributions of the city for each year of service rendered by the employee in addition to 10 complete years, up to the total of such accumulation.

An employee who becomes separated from the service after he has attained age 55 with at least 10 years of service to his credit will begin to draw annuity immediately upon separation from service and application therefor, and his widow will begin to draw annuity immediately upon death of the employee.

If an employee becomes separated from the service before he attains age 55, having served the city for 10 or more years, and has not accepted refunds (see below), he will be entitled to an annuity of such amount as can be provided from the sums stated under (a) and (b) on page 67, improved by interest at the rate of  $3\frac{1}{2}$  per cent per annum from the date of separation from the service to the date when the employee attains age 55. Such annuity cannot be entered upon until the employee attains age 55.

If an employee becomes separated from the service before he attains age 55, having served the city for 10 or more years, and has a wife, such wife will be entitled to an annuity of such amount as can be provided from the sums stated under (a) and (b) on page 67, improved by interest at the rate of  $3\frac{1}{2}$  per cent per annum from the date when the employee became separated from the service to the date when he attains age 55, if the employee lives to age 55 and has not taken refunds. [Sec. 31.] If the employee dies before attainment of age 55, her annuity will be that which can be provided from the accumulation to his credit, on the date of his death, for annuity for himself and annuity for his wife, but her annuity will not exceed that which she would have received if he had lived to age 55 and had entered upon annuity.

An employee who becomes separated from the service before he attains age 60, having been in service for less than 10 years, can receive only refunds unless he reenters the service. (See page 69.)

If an employee dies while in service, before attainment of age 65, leaving a widow, such widow will receive an annuity, beginning immediately upon death of her husband, of such amount as can be provided for her from the total of the several amounts to her husband's credit for Age and Service Annuity, Prior Service Annuity, Widow's Annuity and Widow's Prior Service Annuity purposes, except that contributions by the city cannot be used to an extent which would give her a greater annuity than she would receive if her husband had lived to age 65 while in the service and his salary during such period was the same as it was at the time of his death.

### **Refunds of Deductions from Salary**

Refunds of deductions from salary are made under the following conditions: [Sec. 39.]

In the Act, refunds to future entrants are made only of sums resulting from the deductions from salary for Age and Service Annuity and Widow's Annuity purposes, with interest, and in the cases of present employees of such sums as were paid into the fund created by the Act of 1911, with interest. No refunds are to be made because of deductions from salaries to provide Ordinary Disability Benefits or for Expense of Administration.

Refunds of deductions for Age and Service Annuity purposes cannot be taken while the employee is in the service, nor can refunds of deductions for Widow's Annuity purposes be taken while the employee is in the service, until he attains age 65. Then refunds of deductions for Widow's Annuity purposes will be made only if the employee has no wife. An employee cannot receive refunds of deductions for either

Age and Service Annuity or Widow's Annuity purposes without receiving refunds of deductions for both purposes.

Other provisions regulating refunds are as follows:

If an employee becomes separated from the service before he attains age 55, whether he has served for less or more than ten years, or, if an employee becomes separated from the service after he attains age 55 and before he attains age 60, having served for less than 10 years, he will have a right to refund of deductions from salary for annuity purposes with interest at the rate of 4 per cent per annum, while he is in the service and at the rate of 3½ per cent per annum afterwards.

He will retain the right to apply for refunds until he attains age 55 if he left the service before he attained age 55 with 10 or more years of service to his credit, or until he attains age 60, if he left the service before he attained age 60 with less than 10 years of service to his credit.

When an employee attains age 65 while in service or when an employee retires on annuity if he retires on annuity before he attains age 65, if he has no wife at such time, he will receive in refund an amount equal to the deductions made from his salary for Widow's Annuity purposes with interest at the rate of 4 per cent per annum.

If the wife of an employee dies after her annuity is fixed and before she enters upon annuity, the husband does not receive refunds of the deductions made from his salary for Widow's Annuity purposes. The provisions of the Act are as follows:

If an employee dies leaving no widow or if he leaves a widow who dies before all the accumulation from deductions from salary was paid in annuity to her, or to him and her together, as the case may be, there will be refunded an amount equal to the accumulation to his credit less the amounts paid in annuity. Such refunds will be paid to the children of the deceased employee. If there are no surviving children, payment will be made to the proper heirs or to the estate.

### **Reentrants and their Wives**

The provisions regarding reentrants and their wives are as follows: [Secs. 34, 35 and 36.]

An employee who was in the service on December 31, 1921, had the standing of a present employee on January 1, 1922. The periods of time that count as periods of prior service for such an employee have been outlined under the heading "Service for Annuity Purposes," on page 60.

If a person was an employee before December 31, 1921, was not an employee on December 31, 1921, but reentered the service after December 31, 1921, there will be no accumulation to his credit for Prior Service Annuity purposes or for Widow's Prior Service Annuity purposes upon reentrance. His standing after reentrance into service will be that of a future entrant, except that if he will again become separated from the service before he attains age 60, and having less than 20 years of service to his credit, from date of reentrance, his period of prior service will count as years of service. This will give him more tenths of the accumulation from the city's contributions for each year of service rendered in addition to ten complete years of service than he otherwise would have. (See page 67.)

If an employee with at least 10 years of service to his credit, becomes separated from the service before he attains age 55, and does not apply for refunds until he attains age 55, he is entitled to enter upon an annuity when he attains age 55. If an employee, with at least ten years of service to his credit, becomes separated from the service between the ages of 55 and 60, he is entitled to enter upon an annuity immediately upon separation from service. If an employee becomes separated from service upon or after attainment of age 60 and before attainment of age 65, no matter how long or short his period of service may be, he is entitled to enter upon an annuity immediately upon separation from service.

If an employee, coming under one of the classes stated in the preceding paragraph, reenters the service before he attains age 65, and after he has entered upon his annuity, his annuity will be discontinued when he reenters the service, and his account will be credited with an amount equal to the amount necessary to provide the annuity that was discontinued. The amount thus credited will be improved by interest at the rate of 4 per cent per annum, and deductions from salary and contributions by the city will be added, also with interest, so that when the employee becomes separated from service again he will receive a larger annuity than was formerly paid to him.

If an employee who became separated from the service before he attained age 55, reenters the service before he attains 55, or if an employee who became separated from the service before he attained age 60, having less than 10 years of service to his credit, reenters the service before he attains age 65, then if he did not receive refunds, there will be to his credit upon reentrance an amount equal to the amount to his credit upon date of separation from the service improved by interest at the rate of  $3\frac{1}{2}$  per cent per annum to the date of his reentrance and his former years of service will count as years of service when he again becomes separated from the service.

If an annuitant or a service pensioner under the Act of 1911 reenters the service after he attains age 65, his annuity or pension will be discontinued and when he again becomes separated from the service his annuity or pension at the former rate will be paid to him.

If an employee becomes separated from the service before he attains age 65, then when his annuity is fixed, his marital condition for annuity purposes is established. If it is found that he has a wife to whom he was married before he became separated from the service, the annuity which such wife will receive if she becomes a widow is then fixed. If it is found that he has no wife, or that if he has a wife he was married to her after he became separated from the service, then refund of all amounts deducted from salary for Widow's Annuity purposes with interest will be made to the employee and thereafter no wife of the employee will be entitled to annuity unless he reenters service before he attains age 65.

If an employee to whom refunds for Widow's Annuity purposes was made, reenters service before he attains age 65, or if an employee for whose wife an annuity was fixed reenters service before he attains age 65, with a wife other than the one for whom annuity was fixed,

the annuity of the wife of any such employee will be the same as if the employee entered service for the first time on the date when he reenters the service.

## **PENSIONERS UNDER THE ACT OF 1911**

For purposes of this discussion, pensioners under the Act of 1911 will be divided into two classes, namely: Service Pensioners and Disability Pensioners.

Service Pensioners are those who became separated from the service before January 1, 1922, with at least 20 years of service to their credit, having attained the age of at least 55 years. In this group also are included those who became separated from the service before January 1, 1922, with at least 20 years of service to their credit and on January 1, 1922, were still under the age of 55, and who have made or are making the payments required to entitle them to pension upon attainment of age 55.

Disability Pensioners are those who are in receipt of pensions granted from the Fund created by the Act of 1911 on account of disability.

### **Service Pensioners**

Service Pensioners will receive under the Act of 1921, the pensions provided under the Act of 1911. Their widows and children will not be entitled to receive any benefits under the Act of 1921. [Sec. 52.]

Former employees who left the service of the city before January 1, 1922, after having served 20 or more years but before attaining age 55, are required to make the payments specified in Section 8 of the Act of 1911, to receive pensions as stated in that Act when they become 55 years of age. [Sec. 52.]

### **Disability Pensioners**

Disability Pensioners are classed in the Act of 1911 as employees in service. Any employee therefore who was a Disability Pensioner on January 1, 1922, has the standing on that date of a Present Employee. He or she will therefore be entitled to the Annuity provided under the Act of 1921 upon separation from service and the widow and children of any such employee have the same rights under the Act of 1921 as if the employee were in active service on that date.

On and after January 1, 1922, a Disability Pensioner will receive, during disability, the pension allowed under the Act of 1911. During disability his time will count as service, but since neither the city nor the employee makes any contributions for annuity purposes for the employee or for a possible widow, the accumulation for annuity purposes can increase only by interest on the accumulation to the credit of the employee on January 1, 1922. When disability ceases, the employee has a right to be returned to the service. If disability continues, the employee may remain on Disability Pension, or when he qualifies for Annuity, he may resign from the service and enter upon the annuity provided for him under the Act of 1921. [Secs. 12, 51 and 52.]

## **CHILDREN'S ANNUITIES**

Any child, under 18 years of age, of the blood of a deceased male or female employee, born before the employee attains age 65 and before

his resignation or discharge from the service will be eligible for annuity under one or other of the following conditions: [Sec. 45.]

Either the death of the employee father or mother is the result of an injury incurred in the performance of an act or acts of duty, or

The death of the employee father or mother occurs while the employee is in service, after he or she was in the service for a period of at least four years from the date of his or her original entrance into the service, and if the employee was a reentrant, after he or she was in the service after reentrance for at least two years, or

The death of the employee parent occurs after such parent retires upon annuity while disabled after the period of Ordinary Disability Benefit for such employee has expired. [Sec. 49.]

The amount of any such annuity will be \$10.00 per month for each child while a widow or widower of the deceased employee parent is alive, and \$20.00 a month while no such widow or widower is alive, except that if the combined annuities to a widow and children would exceed an amount equal to 70 per cent of the final salary of the employee, if his death was the result of injury incurred in the performance of an act or acts of duty, or 60 per cent of the final salary of the employee if his death was from any cause other than the performance of an act or acts of duty, the annuity of each child will be reduced so that the combined annuities for the family will not exceed a sum equal to the amount of such percentage.

Children's annuities are also payable to an employee disabled as the result of injury incurred in the performance of duty. (See Duty Disability Benefits.)

### **DUTY DISABILITY BENEFITS**

Duty Disability Benefits are benefits provided for employees who become disabled from injury incurred in the performance of an act or acts of duty while working for the city. [Sec. 46.]

To be eligible for such disability benefit, the employee must become disabled before he attains the age of 65 years.

Duty Disability Benefits are payable during the period of disability because of the injury incurred while in performance of an act or acts of duty, until the employee attains age 65. Upon attainment of such age disability benefit ceases.

The amounts of disability benefits provided are as follows:

1. A Benefit equal to 75 per cent of salary which the employee was receiving at the time injury occurred.

2. A Benefit of \$10.00 a month for each child under 18 years of age of the blood of the disabled employee, provided that the amount paid to the employee because of all such children will not exceed 15 per cent of the employee's salary.

3. During the period of disability, the city will contribute for Age and Service Annuity purposes and Widow's Annuity purposes the amounts which both it and the employee would have contributed for such purposes if the employee had not been disabled but had continued in active service during the period of disability at the salary which the employee had received at the time of injury.

## **ANNUITY FOR WIDOW IF DEATH OF HUSBAND IS CAUSED BY INJURY INCURRED IN PER- FORMANCE OF DUTY**

Notwithstanding anything said elsewhere, if a male employee is killed before attainment of age 65, while in performance of an act or acts of duty while working for the city, or dies before attainment of age 65 from injury incurred while in performance of an act or acts of duty while working for the city, leaving a widow, such widow will be entitled to an annuity of an amount equal to 60 per cent of the salary of the employee as it was at the time of his injury. Such annuity will be payable to her until the date when her husband if alive would have attained age 65. Thereafter, her annuity will be that which she would have received if her husband had lived to age 65 and had remained in the service of the city during that time at the salary which he had at the time of his injury. [Sec. 33.]

### **ORDINARY DISABILITY BENEFITS**

Ordinary Disability Benefits are benefits provided for employees who become disabled from any cause other than injury incurred in the performance of an act or acts of duty while working for the city. [Sec. 47.] To be eligible for such benefits, disability must have occurred on or after January 1, 1922.

#### **Employees eligible for Ordinary Disability Benefits**

All employees from whose salaries deductions are being made for Age and Service Annuity purposes, while under age 65, are eligible for Ordinary Disability Benefits provided they keep up payments for such benefits. Also, all employees on leave of absence while under age 65, provided they keep up payments for such benefits.

#### **Periods of Disability for which Ordinary Disability Benefits will be Payable**

Ordinary Disability Benefits will be payable for any period of disability not due to injury incurred in performance of an act or acts of duty after a period of 30 days has elapsed from the date when disability begins, and will continue while disability continues for a period equal to one-fourth of the period of service rendered by the employee before disability occurred, but not in excess of five years in any event, nor in any event after the employee shall have attained the age of 65 years.

#### **Amounts of Ordinary Disability Benefits**

The amount of Ordinary Disability Benefits payable to an employee is an amount equal to 50 per cent of the salary of the employee as that salary will be at the time of disability. From such amount, however, will be deducted  $3\frac{1}{4}$  per cent of salary for Age and Service Annuity purposes, and in the case of a male employee one per cent of salary for Widow's Annuity purposes. Thus there will actually be paid during disability,  $45\frac{3}{4}$  per cent of salary if the employee be a male employee and  $46\frac{3}{4}$  per cent if the employee be a female employee.

## **Payments by Employees for Disability Benefits**

During each of the months of January, April, July and October in the year 1922, there will be deducted from the salary of each employee who is not in receipt of disability benefits and is under the age of 65 years, an amount equal to one-ninety-sixth of one per cent of the annual salary (twelve and one-half cents for each \$100 of monthly salary) of the employee. Each such deduction will constitute payment towards Ordinary Disability Benefits for three months.

In any year following the year 1922, the whole group of employees who are under age 65 will pay one-half of the amount estimated by the Retirement Board as being necessary to pay Ordinary Disability Benefits during such year. Of this amount each employee will pay in each of the months of January, April, July and October, one-fourth of the amount which his annual salary bears to the total of the annual salaries of all the employees under age 65 in the group.

If an employee will not be in receipt of salary during any one of the months stated, then the amount necessary to be paid for disability benefits must be paid directly to the Retirement Board before the 10th day of the following month. Otherwise, the employee will lose all rights to Ordinary Disability Benefits until he becomes reinstated. Reinstatement involves a medical examination at a cost to the employee of an amount not to exceed \$3.00.

Loss of rights to Ordinary Disability Benefits does not cause loss of rights of an employee for annuity, Widow's Annuity, Children's Annuity, Duty Disability Benefits or Child's Disability Benefits. It does however cause loss of the city's contributions for annuity purposes during any period of disability and loss of the right to be returned to active service when disability ceases. A disabled employee who has no right to Ordinary Disability Benefits will have the same standing as an employee absent on leave of absence.

## **Manner in which Salary is used in the Act**

The definitions of salary given under the heading "salary" on page 61 are made for the purpose of classifying employees into groups arranged according to such assumed salaries. As an instance of such classification, an employee whose salary or wages is \$1.00 per hour, is classified in the salary group as an employee whose annual salary is 2400 times \$1.00 or \$2,400.00.

For annuity purposes, deductions from salaries are made on the basis of a deduction of an amount equal to a certain percentage of each payment on account of salary up to the maximum payment considered for annuity purposes, and not on the basis of the assumed annual salary. Thus if salary payments are being made twice a month, deduction of amounts equal to a certain stated percentage of salary payments up to a maximum of \$125.00 will be made from each salary payment.

This explanation may be rendered clearer by means of an illustration: Suppose for instance that the wages of an employee is \$1.00 per hour and that payments are made twice a month. From each payment up to \$125.00, the stated percentage will be deducted. If, during the year, deductions have been made on a total amount of \$2,400.00, then no further deductions

will be made for annuity purposes for the remainder of that year. If, during the year, deductions have been made of less than the required percentage of \$2,400.00, the annuities will be less by reason of that fact than they would be if deductions had been made on the basis of \$2,400.00.

For Ordinary Disability Benefits, deductions from salaries are made on the basis of the assumed annual salary and not on the basis of the actual amount received in salary, and Disability Benefits, both Ordinary and Duty, are paid on the basis of the assumed salary.

Thus, the employee whose wages is \$1.00 per hour, pays for Ordinary Disability Benefits on the basis of a salary of \$2,400.00 a year and the benefits paid him will be the stated percentage of a salary of \$2,400.00 a year.

#### **Payments by Employees while Absent from Active Service and not in Receipt of Disability Benefits**

When an employee is absent from active service and not in receipt of Ordinary Disability Benefits or of Duty Disability Benefits, he makes no payments to the Annuity and Benefit Fund other than those required for Ordinary Disability Benefit purposes.

#### **A Disabled Employee may retire on Annuity when Disability Benefits cease**

When an employee has received Ordinary Disability Benefits for as long a period as he can receive them under the Act, he may then, if he is still disabled, retire on annuity. [Sec. 49.] Under this provision, a disabled employee may retire on annuity before he attains age 55, which is the minimum age at which one may enter upon annuity under any other conditions.

The amount of annuity which such an employee will receive will be that which can be provided from the total accumulations to his credit for Age and Service Annuity and Prior Service Annuity purposes, at the time annuity is granted.

#### **Amount of Disability Benefits reduced by Amounts Received under the Workmen's Compensation Act**

The amount of disability benefits which an employee may receive will be reduced by any amounts received by him under the Workmen's Compensation Act. [Sec. 48.]

#### **DISPOSITION OF FUND CREATED BY THE ACT OF 1911**

On January 1, 1922, the Board of Trustees of the Municipal Pension Fund created by the Act of 1911, transferred to the Retirement Board of the Municipal Employees Annuity and Benefit Fund all the assets in its possession. The Municipal Pension Fund then ceased to exist, being superseded by the Municipal Employees' Annuity and Benefit Fund.

The assets thus transferred were credited to a fund within the Annuity and Benefit Fund known as the Prior Service Fund. Into this fund the city will pay annually the sum of \$600,000.00, until there is a sufficient amount in this fund to provide for all annuities and pensions arising because of service rendered before January 1, 1922. From this fund will be paid all pensions to those on the pension roll on January 1, 1922, and

all annuities and parts of annuities arising because of service rendered before January 1, 1922.

### **Funds comprising the Annuity and Benefit Fund**

In Section 56, the funds comprising the Annuity and Benefit Fund are enumerated, and the manner in which the books of the Fund are to be kept is prescribed. A familiarity with the contents of this section is not necessary for an understanding of the remaining portions of the Act.

## **TABLES GIVING IN PERCENTAGES OF SALARY THE AMOUNT TO BE RECEIVED IN ANNUITY**

On pages 79 to 118 inclusive are given tables showing in percentages of salaries the amounts which employees will receive in annuity under the conditions of age at entrance, years of service before January 1, 1922, and ages upon retirement on annuity as stated in the tables.

On pages 119 to 121 inclusive are given tables showing in percentages of salaries of employees the amounts which widows of employees will receive in annuity under the conditions stated in the headings.

The tables on pages 122 to 130 inclusive will be referred to later.

### **How to use Tables on Pages 79 to 118, Inclusive**

At the top of each table is given the age at entrance into the service. In the left hand column are given the years of service rendered before January 1, 1922. In each of the remaining columns of the page is given, in percentages of salary, the amount which the employee will receive in annuity if he becomes separated from the service at the age stated at the top of the column.

To illustrate: Suppose that an employee entered the service at age 25 and was in service for 14 years on January 1, 1922. To determine the amount as a percentage of salary which he will receive in annuity:

Turn to the page referring to age 25 at entrance. This is page 83. On the line opposite the number 14 in the left hand column, will be found figures indicating in percentage of salary the amount of annuity which the employee will receive:

Thus if he becomes separated from the service at age 55, his percentage will be 37.3, if at age 56, his percentage will be 40.7, and so on.

### **To find Amount of Annuity per Year which an Employee will receive**

To find the amount of annuity per year which an employee will receive, multiply the percentage by the amount of salary and divide by 100.

Thus, if the employee in the preceding illustration becomes separated from the service at age 55, the amount of his annuity, if his salary is \$1,680 per year will be \$1,680 multiplied by 37.3 and divided by 100, or \$626.64 per year. If he receives a salary of \$3,000 a year, his annuity will be \$3,000 multiplied by 37.3 and divided by 100, or \$1,119.00 per year, and so on for any salary.

### **Percentages not quite accurate for Salaries other than \$1,680**

It will be noticed that the headings on the tables on pages 79 to 118 inclusive contain the statement that the salary used in the calculation was \$1,680 a year.

The percentages given in those tables apply with considerable accuracy to all salaries up to \$3,000, but to have entirely accurate percentages, it would be necessary to construct separate tables for each salary. When a salary is less than \$1,680 the percentage will be greater than that indicated in the table, and when the salary is greater than \$1,680, the percentage will be less than that indicated. When the salary is within \$400 of the salary taken, namely \$1,680, the variation from the percentage given in the table will not be more than about one per cent of salary. When the salary is \$3,000, or thereabouts, the variation from the percentage given in the table may run in cases where the employees entered the service at about 21 and remained in the service to age 65, which are the extreme cases, to as high as 5 per cent of salary.

The reason why the amount to be received in annuity is not a uniform percentage of salary (conditions of age and period of service being identical) is that payments to the fund created by the Act of 1911 did not represent a uniform percentage of salaries.

### **How to use the Table on Pages 119 to 121, to find Amounts of Widow's Annuities**

The amount, stated as a percentage of the salary of the husband, which the widow of an employee will receive in annuity under stated conditions, can be found as follows:

Find, in the left-hand column of the page under "Age," the age at which the employee husband entered the service. The figures on the same line with such age, give, in percentage of salary of the husband, the amount which the widow will receive in annuity if the husband becomes separated from the service at the age stated at the top of the column and the difference in age between husband and wife is as stated.

To illustrate: Suppose that an employee entered the service at age 36 and becomes separated from the service at age 55. Then, if his wife is 10 years younger than he, she will receive an annuity amounting to 17.4 percent of his salary, while if she is 5 years younger than he, she will receive an annuity amounting to 22.0 per cent of his salary.

If a wife is older than 5 years the junior of her husband, the percentage that applies to her is given in the column headed, "Wife 5 years younger." For any age between 10 years younger and 5 years younger, the proper percentage can be found with sufficient accuracy for illustrative purposes as in the following illustration:

Suppose that the husband entered the service at age 36, and becomes separated from the service at age 55, his wife being 8 years younger than he: Subtract 17.4 from 22.0. The result is 4.6. Divide 4.6 by 5. The result is .9. Multiply .9 by 3. The result is 2.7. Subtract 2.7 from 22.0. The result is 19.3, which is the percentage to be applied.

### **Tables for Widows Accurate**

The tables for widows apply accurately to all salaries.

### **Tables on Pages 122 to 130, Inclusive**

Tables on pages 79 to 119 inclusive apply only where the salary of the employee remains the same from January 1, 1922, to date of separation from service, in the case of a present employee, or from date of entrance

into service to date of separation from service, in the case of a future entrant.

By means of the tables given on pages 122 to 130 inclusive, the amount which an employee will receive in annuity when the employee has had raises in salary can be determined as follows:

In the tables on pages 122 to 130 inclusive, find the percentage of salary which the employee would receive in annuity but for the limitation that no annuity can exceed an amount equal to 60 per cent of salary. This percentage refers to the salary of January 1, 1922, if the employee be a present employee, or to the salary at entrance into service if the employee be a future entrant. Convert this percentage into dollars and cents by multiplying the percentage by the salary and dividing by 100. Take the age of the employee when a raise in salary is experienced, and by means of the appropriate tables on pages 79 to 119 inclusive, find the percentage of such raise which he will receive in annuity. The total of the two results will give the required annuity.

To illustrate: Suppose that an employee entered the service at age 25, was 14 years in service on January 1, 1922, had a salary of \$1,680 on January 1, 1922, had a raise in salary of \$1,000 on January 1, 1931, and became separated from the service at age 62. To find the amount of his annuity: On page 126 it is shown that the amount of his annuity on the basis of salary of \$1,680 would be 68.9 per cent of \$1,680, but for the limitation that no annuity can exceed 60 per cent of salary. Now 68.9 per cent of \$1,680 is \$1,157.52. On January 1, 1931, he will be 48 years of age. On page 111, on the line where 0 appears in the left-hand column is 17.8 per cent. This is the percentage which the raise of \$1,000 in salary at age 48 will provide in annuity. This converted to dollars and cents gives \$178.00. Add \$1,157.52 and \$178.00. The total is \$1,335.52. The final salary of the employee in the assumed case is \$2,860.00. Since \$1,335.52 is less than 60 per cent of \$2,860.00, the employee would receive \$1,335.52 in annuity.

# AGE AT ENTRANCE 21

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN							
	55	56	57	58	59	60	61	62
0	54.5	59.0	60.0	60.0	60.0	60.0	60.0	60.0
1	54.0	58.5	60.0	60.0	60.0	60.0	60.0	60.0
2	53.5	58.1	60.0	60.0	60.0	60.0	60.0	60.0
3	53.1	57.6	60.0	60.0	60.0	60.0	60.0	60.0
4	52.7	57.2	60.0	60.0	60.0	60.0	60.0	60.0
5	52.2	56.7	60.0	60.0	60.0	60.0	60.0	60.0
6	51.7	56.1	60.0	60.0	60.0	60.0	60.0	60.0
7	51.3	55.6	60.0	60.0	60.0	60.0	60.0	60.0
8	50.8	55.2	59.9	60.0	60.0	60.0	60.0	60.0
9	50.4	54.7	59.4	60.0	60.0	60.0	60.0	60.0
10	50.0	54.2	58.9	60.0	60.0	60.0	60.0	60.0
11	49.3	53.6	58.2	60.0	60.0	60.0	60.0	60.0
12	48.5	52.7	57.2	60.0	60.0	60.0	60.0	60.0
13	47.7	51.8	56.3	60.0	60.0	60.0	60.0	60.0
14	46.9	51.0	55.4	60.0	60.0	60.0	60.0	60.0
15	46.2	50.2	54.6	59.4	60.0	60.0	60.0	60.0
16	45.5	49.5	53.8	58.5	60.0	60.0	60.0	60.0
17	44.8	48.7	53.0	57.7	60.0	60.0	60.0	60.0
18	44.2	48.0	52.2	56.9	60.0	60.0	60.0	60.0
19	43.5	47.3	51.5	56.1	60.0	60.0	60.0	60.0
20	42.9	46.7	50.8	55.3	60.0	60.0	60.0	60.0
21	42.3	46.1	50.2	54.6	59.5	60.0	60.0	60.0
22	41.8	45.5	49.5	53.9	58.8	60.0	60.0	60.0
23	41.2	44.9	48.9	53.3	58.1	60.0	60.0	60.0
24	40.7	44.3	48.3	52.6	57.4	60.0	60.0	60.0
25	40.2	43.8	47.7	52.0	56.7	60.0	60.0	60.0
26	39.7	43.3	47.2	51.4	56.1	60.0	60.0	60.0
27	39.3	42.8	46.7	50.9	55.5	60.0	60.0	60.0
28	38.8	42.3	46.2	50.3	54.9	59.9	60.0	60.0
29	38.4	41.9	45.7	49.8	54.3	59.3	60.0	60.0
30	38.0	41.4	45.2	49.3	53.8	58.7	60.0	60.0
31	37.6	41.0	44.7	48.8	53.3	58.2	60.0	60.0
32	37.2	40.6	44.3	48.4	52.8	57.6	60.0	60.0
33	36.9	40.2	43.9	47.9	52.3	57.1	60.0	60.0
34	36.5	39.8	43.5	47.5	51.8	56.6	60.0	60.0
35	-----	39.5	43.1	47.1	51.4	56.1	60.0	60.0
36	-----	-----	42.7	46.7	51.0	55.7	60.0	60.0
37	-----	-----	-----	46.3	50.6	55.2	60.0	60.0
38	-----	-----	-----	-----	50.2	54.8	59.9	60.0
39	-----	-----	-----	-----	-----	54.4	59.5	60.0
40	-----	-----	-----	-----	-----	-----	59.1	60.0

# AGE AT ENTRANCE 22

Years of service prior to 1/1/22      Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	55	56	57	58	59	60	61	62
0	51.6	56.0	60.0	60.0	60.0	60.0	60.0	60.0
1	51.1	55.5	60.0	60.0	60.0	60.0	60.0	60.0
2	50.7	55.1	59.8	60.0	60.0	60.0	60.0	60.0
3	50.3	54.6	59.3	60.0	60.0	60.0	60.0	60.0
4	49.9	54.2	58.8	60.0	60.0	60.0	60.0	60.0
5	49.5	53.7	58.4	60.0	60.0	60.0	60.0	60.0
6	49.0	53.2	57.8	60.0	60.0	60.0	60.0	60.0
7	48.6	52.7	57.3	60.0	60.0	60.0	60.0	60.0
8	48.1	52.3	56.8	60.0	60.0	60.0	60.0	60.0
9	47.7	51.8	56.3	60.0	60.0	60.0	60.0	60.0
10	47.3	51.4	55.8	60.0	60.0	60.0	60.0	60.0
11	46.7	50.7	55.2	60.0	60.0	60.0	60.0	60.0
12	45.9	49.9	54.2	59.0	60.0	60.0	60.0	60.0
13	45.1	49.1	53.4	58.1	60.0	60.0	60.0	60.0
14	44.4	48.3	52.5	57.1	60.0	60.0	60.0	60.0
15	43.7	47.5	51.7	56.3	60.0	60.0	60.0	60.0
16	43.0	46.8	50.9	55.4	60.0	60.0	60.0	60.0
17	42.3	46.1	50.2	54.6	59.5	60.0	60.0	60.0
18	41.7	45.4	49.4	53.9	58.7	60.0	60.0	60.0
19	41.1	44.8	48.8	53.1	57.9	60.0	60.0	60.0
20	40.5	44.1	48.1	52.4	57.1	60.0	60.0	60.0
21	40.0	43.5	47.4	51.7	56.4	60.0	60.0	60.0
22	39.4	43.0	46.8	51.0	55.7	60.0	60.0	60.0
23	38.9	42.4	46.2	50.4	55.0	60.0	60.0	60.0
24	38.4	41.9	45.7	49.8	54.3	59.3	60.0	60.0
25	37.9	41.4	45.1	49.2	53.7	58.6	60.0	60.0
26	37.5	40.9	44.6	48.6	53.1	58.0	60.0	60.0
27	37.0	40.4	44.1	48.1	52.5	57.3	60.0	60.0
28	36.6	39.9	43.6	47.6	51.9	56.7	60.0	60.0
29	36.2	39.5	43.1	47.1	51.4	56.2	60.0	60.0
30	35.8	39.1	42.7	46.6	50.9	55.6	60.0	60.0
31	35.4	38.7	42.2	46.1	50.4	55.1	60.0	60.0
32	35.0	38.3	41.8	45.7	49.9	54.5	59.6	60.0
33	34.7	37.9	41.4	45.2	49.4	54.0	59.1	60.0
34	-----	37.5	41.0	44.8	49.0	53.6	58.6	60.0
35	-----	-----	40.7	44.4	48.6	53.1	58.1	60.0
36	-----	-----	-----	44.1	48.2	52.7	57.6	60.0
37	-----	-----	-----	-----	47.8	52.2	57.2	60.0
38	-----	-----	-----	-----	-----	51.8	56.7	60.0
39	-----	-----	-----	-----	-----	-----	56.3	60.0
40	-----	-----	-----	-----	-----	-----	-----	60.0

# AGE AT ENTRANCE 23

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.								
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN								
	55	56	57	58	59	60	61	62	63
0	48.9	53.1	57.6	60.0	60.0	60.0	60.0	60.0	60.0
1	48.4	52.6	57.2	60.0	60.0	60.0	60.0	60.0	60.0
2	48.0	52.2	56.7	60.0	60.0	60.0	60.0	60.0	60.0
3	47.6	51.7	56.2	60.0	60.0	60.0	60.0	60.0	60.0
4	47.2	51.3	55.8	60.0	60.0	60.0	60.0	60.0	60.0
5	46.8	50.9	55.3	60.0	60.0	60.0	60.0	60.0	60.0
6	46.4	50.4	54.8	59.6	60.0	60.0	60.0	60.0	60.0
7	45.9	49.9	54.3	59.1	60.0	60.0	60.0	60.0	60.0
8	45.5	49.5	53.8	58.5	60.0	60.0	60.0	60.0	60.0
9	45.1	49.1	53.4	58.0	60.0	60.0	60.0	60.0	60.0
10	44.7	48.6	52.9	57.6	60.0	60.0	60.0	60.0	60.0
11	44.1	48.0	52.2	56.9	60.0	60.0	60.0	60.0	60.0
12	43.4	47.2	51.4	55.9	60.0	60.0	60.0	60.0	60.0
13	42.6	46.4	50.5	55.0	59.9	60.0	60.0	60.0	60.0
14	41.9	45.6	49.7	54.1	59.0	60.0	60.0	60.0	60.0
15	41.2	44.9	48.9	53.3	58.1	60.0	60.0	60.0	60.0
16	40.6	44.2	48.2	52.5	57.2	60.0	60.0	60.0	60.0
17	40.0	43.5	47.4	51.7	56.4	60.0	60.0	60.0	60.0
18	39.4	42.9	46.8	51.0	55.6	60.0	60.0	60.0	60.0
19	38.8	42.3	46.1	50.3	54.8	59.8	60.0	60.0	60.0
20	38.2	41.7	45.4	49.6	54.1	59.0	60.0	60.0	60.0
21	37.7	41.1	44.8	48.9	53.4	58.3	60.0	60.0	60.0
22	37.1	40.5	44.2	48.3	52.7	57.5	60.0	60.0	60.0
23	36.6	40.0	43.7	47.7	52.0	56.8	60.0	60.0	60.0
24	36.2	39.5	43.1	47.1	51.4	56.1	60.0	60.0	60.0
25	35.7	39.0	42.6	46.5	50.8	55.5	60.0	60.0	60.0
26	35.3	38.5	42.1	46.0	50.2	54.9	60.0	60.0	60.0
27	34.8	38.1	41.6	45.4	49.6	54.3	59.3	60.0	60.0
28	34.4	37.6	41.1	44.9	49.1	53.7	58.7	60.0	60.0
29	34.0	37.2	40.7	44.4	48.6	53.1	58.1	60.0	60.0
30	33.7	36.8	40.2	44.0	48.1	52.6	57.5	60.0	60.0
31	33.3	36.4	39.8	43.5	47.6	52.1	57.0	60.0	60.0
32	32.9	36.0	39.4	43.1	47.1	51.6	56.4	60.0	60.0
33	-----	35.7	39.0	42.7	46.7	51.1	55.9	60.0	60.0
34	-----	-----	38.7	42.3	46.3	50.6	55.4	60.0	60.0
35	-----	-----	-----	41.9	45.9	50.2	55.0	60.0	60.0
36	-----	-----	-----	-----	45.5	49.8	54.5	59.7	60.0
37	-----	-----	-----	-----	-----	49.4	54.1	59.2	60.0
38	-----	-----	-----	-----	-----	-----	53.6	58.8	60.0
39	-----	-----	-----	-----	-----	-----	-----	58.3	60.0
40	-----	-----	-----	-----	-----	-----	-----	-----	60.0

# AGE AT ENTRANCE 24

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.								
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN								
	55	56	57	58	59	60	61	62	63
0	46.2	50.2	54.6	59.4	60.0	60.0	60.0	60.0	60.0
1	45.8	49.8	54.2	58.9	60.0	60.0	60.0	60.0	60.0
2	45.4	49.4	53.7	58.4	60.0	60.0	60.0	60.0	60.0
3	45.0	49.0	53.3	58.0	60.0	60.0	60.0	60.0	60.0
4	44.7	48.6	52.9	57.5	60.0	60.0	60.0	60.0	60.0
5	44.3	48.2	52.4	57.0	60.0	60.0	60.0	60.0	60.0
6	43.8	47.7	51.9	56.5	60.0	60.0	60.0	60.0	60.0
7	43.4	47.2	51.4	56.0	60.0	60.0	60.0	60.0	60.0
8	43.0	46.8	51.0	55.5	60.0	60.0	60.0	60.0	60.0
9	42.6	46.4	50.5	55.0	59.9	60.0	60.0	60.0	60.0
10	42.3	46.0	50.1	54.5	59.4	60.0	60.0	60.0	60.0
11	41.7	45.4	49.4	53.8	58.7	60.0	60.0	60.0	60.0
12	41.0	44.6	48.6	52.9	57.7	60.0	60.0	60.0	60.0
13	40.2	43.8	47.8	52.1	56.8	60.0	60.0	60.0	60.0
14	39.6	43.1	47.0	51.2	55.9	60.0	60.0	60.0	60.0
15	38.9	42.4	46.2	50.4	55.0	60.0	60.0	60.0	60.0
16	38.3	41.7	45.5	49.7	54.2	59.1	60.0	60.0	60.0
17	37.7	41.1	44.8	48.9	53.4	58.3	60.0	60.0	60.0
18	37.1	40.5	44.2	48.2	52.6	57.4	60.0	60.0	60.0
19	36.5	39.9	43.5	47.5	51.9	56.7	60.0	60.0	60.0
20	36.0	39.3	42.9	46.8	51.2	55.9	60.0	60.0	60.0
21	35.5	38.7	42.3	46.2	50.5	55.2	60.0	60.0	60.0
22	35.0	38.2	41.7	45.6	49.8	54.4	59.5	60.0	60.0
23	34.5	37.7	41.2	45.0	49.2	53.8	58.8	60.0	60.0
24	34.0	37.2	40.7	44.4	48.6	53.1	58.1	60.0	60.0
25	33.6	36.7	40.1	43.9	48.0	52.5	57.4	60.0	60.0
26	33.2	36.3	39.7	43.4	47.4	51.9	56.8	60.0	60.0
27	32.7	35.8	39.2	42.9	46.9	51.3	56.1	60.0	60.0
28	32.4	35.4	38.7	42.4	46.4	50.7	55.5	60.0	60.0
29	32.0	35.0	38.3	41.9	45.9	50.2	55.0	60.0	60.0
30	31.6	34.6	37.9	41.5	45.4	49.7	54.4	59.6	60.0
31	31.3	34.2	37.5	41.0	44.9	49.2	53.9	59.0	60.0
32	-----	33.9	37.1	40.6	44.5	48.7	53.4	58.5	60.0
33	-----	-----	36.7	40.2	44.1	48.3	52.9	57.9	60.0
34	-----	-----	-----	39.8	43.6	47.8	52.4	57.4	60.0
35	-----	-----	-----	-----	43.3	47.4	51.9	56.9	60.0
36	-----	-----	-----	-----	-----	47.0	51.5	56.5	60.0
37	-----	-----	-----	-----	-----	-----	51.1	56.0	60.0
38	-----	-----	-----	-----	-----	-----	-----	55.6	60.0
39	-----	-----	-----	-----	-----	-----	-----	-----	60.0

# AGE AT ENTRANCE 25

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN									
	55	56	57	58	59	60	61	62	63	64
0	43.7	47.5	51.7	56.3	60.0	60.0	60.0	60.0	60.0	60.0
1	43.3	47.1	51.3	55.8	60.0	60.0	60.0	60.0	60.0	60.0
2	42.9	46.7	50.8	55.4	60.0	60.0	60.0	60.0	60.0	60.0
3	42.6	46.3	50.4	54.9	59.8	60.0	60.0	60.0	60.0	60.0
4	42.2	45.9	50.0	54.5	59.4	60.0	60.0	60.0	60.0	60.0
5	41.8	45.5	49.6	54.0	58.9	60.0	60.0	60.0	60.0	60.0
6	41.4	45.1	49.1	53.5	58.3	60.0	60.0	60.0	60.0	60.0
7	41.0	44.7	48.6	53.0	57.8	60.0	60.0	60.0	60.0	60.0
8	40.6	44.2	48.2	52.5	57.3	60.0	60.0	60.0	60.0	60.0
9	40.2	43.8	47.8	52.1	56.8	60.0	60.0	60.0	60.0	60.0
10	39.9	43.5	47.4	51.6	56.3	60.0	60.0	60.0	60.0	60.0
11	39.3	42.9	46.7	51.0	55.6	60.0	60.0	60.0	60.0	60.0
12	38.6	42.1	45.9	50.1	54.6	59.6	60.0	60.0	60.0	60.0
13	38.0	41.4	45.1	49.3	53.7	58.7	60.0	60.0	60.0	60.0
14	37.3	40.7	44.4	48.4	52.9	57.7	60.0	60.0	60.0	60.0
15	36.7	40.0	43.7	47.7	52.1	56.8	60.0	60.0	60.0	60.0
16	36.1	39.4	43.0	46.9	51.3	56.0	60.0	60.0	60.0	60.0
17	35.5	38.7	42.3	46.2	50.5	55.2	60.0	60.0	60.0	60.0
18	34.9	38.1	41.7	45.5	49.7	54.4	59.4	60.0	60.0	60.0
19	34.4	37.6	41.1	44.9	49.0	53.6	58.6	60.0	60.0	60.0
20	33.9	37.0	40.5	44.2	48.3	52.9	57.8	60.0	60.0	60.0
21	33.4	36.5	39.9	43.6	47.7	52.2	57.1	60.0	60.0	60.0
22	32.9	36.0	39.3	43.0	47.1	51.5	56.3	60.0	60.0	60.0
23	32.4	35.5	38.8	42.5	46.5	50.8	55.6	60.0	60.0	60.0
24	32.0	35.0	38.3	41.9	45.9	50.2	55.0	60.0	60.0	60.0
25	31.5	34.5	37.8	41.4	45.3	49.6	54.3	59.5	60.0	60.0
26	31.1	34.1	37.3	40.9	44.8	49.0	53.7	58.8	60.0	60.0
27	30.7	33.7	36.9	40.4	44.2	48.5	53.1	58.2	60.0	60.0
28	30.4	33.3	36.5	39.9	43.7	47.9	52.5	57.5	60.0	60.0
29	30.0	32.9	36.0	39.5	43.3	47.4	52.0	57.0	60.0	60.0
30	29.6	32.5	35.6	39.1	42.8	46.9	51.4	56.4	60.0	60.0
31	-----	32.2	35.3	38.6	42.4	46.4	50.9	55.8	60.0	60.0
32	-----	-----	34.9	38.2	41.9	46.0	50.4	55.3	60.0	60.0
33	-----	-----	-----	37.9	41.5	45.5	49.9	54.8	60.0	60.0
34	-----	-----	-----	-----	41.1	45.1	49.5	54.3	59.6	60.0
35	-----	-----	-----	-----	-----	44.7	49.0	53.8	59.1	60.0
36	-----	-----	-----	-----	-----	-----	48.6	53.4	58.6	60.0
37	-----	-----	-----	-----	-----	-----	-----	52.9	58.1	60.0
38	-----	-----	-----	-----	-----	-----	-----	-----	57.6	60.0
39	-----	-----	-----	-----	-----	-----	-----	-----	-----	60.0

# AGE AT ENTRANCE 26

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,630 a year.

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	55	56	57	58	59	60	61	62	63	64	65
0	41.3	44.9	49.0	53.3	58.1	60.0	60.0	60.0	60.0	60.0	60.0
1	40.9	44.5	48.5	52.9	57.6	60.0	60.0	60.0	60.0	60.0	60.0
2	40.5	44.1	48.1	52.4	57.1	60.0	60.0	60.0	60.0	60.0	60.0
3	40.2	43.8	47.7	52.0	56.7	60.0	60.0	60.0	60.0	60.0	60.0
4	39.8	43.4	47.3	51.6	56.2	60.0	60.0	60.0	60.0	60.0	60.0
5	39.5	43.0	46.9	51.1	55.7	60.0	60.0	60.0	60.0	60.0	60.0
6	39.1	42.6	46.4	50.6	55.2	60.0	60.0	60.0	60.0	60.0	60.0
7	38.7	42.2	46.0	50.1	54.7	59.7	60.0	60.0	60.0	60.0	60.0
8	38.3	41.8	45.6	49.7	54.2	59.2	60.0	60.0	60.0	60.0	60.0
9	37.9	41.4	45.1	49.2	53.7	58.7	60.0	60.0	60.0	60.0	60.0
10	37.6	41.0	44.7	48.8	53.3	58.2	60.0	60.0	60.0	60.0	60.0
11	37.1	40.5	44.2	48.2	52.6	57.4	60.0	60.0	60.0	60.0	60.0
12	36.4	39.7	43.4	47.3	51.7	56.5	60.0	60.0	60.0	60.0	60.0
13	35.7	39.0	42.6	46.5	50.8	55.5	60.0	60.0	60.0	60.0	60.0
14	35.1	38.4	41.9	45.8	50.0	54.6	59.7	60.0	60.0	60.0	60.0
15	34.5	37.7	41.2	45.0	49.2	53.8	58.8	60.0	60.0	60.0	60.0
16	33.9	37.1	40.5	44.3	48.4	53.0	57.9	60.0	60.0	60.0	60.0
17	33.4	36.5	39.9	43.6	47.7	52.2	57.1	60.0	60.0	60.0	60.0
18	32.8	35.9	39.3	43.0	47.0	51.4	56.3	60.0	60.0	60.0	60.0
19	32.3	35.3	38.7	42.3	46.3	50.7	55.5	60.0	60.0	60.0	60.0
20	31.8	34.8	38.1	41.7	45.6	50.0	54.7	59.9	60.0	60.0	60.0
21	31.3	34.3	37.6	41.1	45.0	49.3	54.0	59.1	60.0	60.0	60.0
22	30.9	33.8	37.0	40.5	44.4	48.6	53.3	58.4	60.0	60.0	60.0
23	30.4	33.4	36.5	40.0	43.8	48.0	52.6	57.6	60.0	60.0	60.0
24	30.0	32.9	36.0	39.5	43.3	47.4	51.9	56.9	60.0	60.0	60.0
25	29.6	32.4	35.6	39.0	42.7	46.8	51.3	56.3	60.0	60.0	60.0
26	29.2	32.0	35.1	38.5	42.2	46.3	50.7	55.6	60.0	60.0	60.0
27	28.8	31.6	34.7	38.0	41.7	45.7	50.1	55.0	60.0	60.0	60.0
28	28.4	31.2	34.3	37.6	41.2	45.2	49.6	54.4	59.7	60.0	60.0
29	28.1	30.8	33.9	37.1	40.8	44.7	49.1	53.8	59.1	60.0	60.0
30	-----	30.5	33.5	36.7	40.3	44.2	48.5	53.3	58.5	60.0	60.0
31	-----	-----	33.1	36.3	39.9	43.8	48.0	52.7	57.9	60.0	60.0
32	-----	-----	-----	36.0	39.5	43.3	47.6	52.2	57.4	60.0	60.0
33	-----	-----	-----	-----	39.1	42.9	47.1	51.7	56.8	60.0	60.0
34	-----	-----	-----	-----	-----	42.5	46.7	51.3	56.3	60.0	60.0
35	-----	-----	-----	-----	-----	-----	46.3	50.8	55.8	60.0	60.0
36	-----	-----	-----	-----	-----	-----	-----	50.4	55.4	60.0	60.0
37	-----	-----	-----	-----	-----	-----	-----	-----	54.9	60.0	60.0
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	59.9	60.0
39	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	60.0

# AGE AT ENTRANCE 27

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.										
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN										
	55	56	57	58	59	60	61	62	63	64	65
0	38.9	42.4	46.3	50.5	54.9	60.0	60.0	60.0	60.0	60.0	60.0
1	38.6	42.1	45.9	50.0	54.6	59.5	60.0	60.0	60.0	60.0	60.0
2	38.2	41.7	45.5	49.6	54.1	59.1	60.0	60.0	60.0	60.0	60.0
3	37.9	41.3	45.1	49.2	53.7	58.6	60.0	60.0	60.0	60.0	60.0
4	37.6	41.0	44.7	48.8	53.2	58.1	60.0	60.0	60.0	60.0	60.0
5	37.2	40.6	44.3	48.3	52.8	57.6	60.0	60.0	60.0	60.0	60.0
6	36.8	40.2	43.8	47.9	52.2	57.1	60.0	60.0	60.0	60.0	60.0
7	36.4	39.8	43.4	47.4	51.8	56.5	60.0	60.0	60.0	60.0	60.0
8	36.1	39.4	43.0	47.0	51.3	56.0	60.0	60.0	60.0	60.0	60.0
9	35.7	39.0	42.6	46.5	50.8	55.5	60.0	60.0	60.0	60.0	60.0
10	35.4	38.7	42.2	46.1	50.4	55.1	60.0	60.0	60.0	60.0	60.0
11	34.9	38.1	41.7	45.5	49.7	54.4	59.4	60.0	60.0	60.0	60.0
12	34.2	37.4	40.9	44.7	48.9	53.4	58.4	60.0	60.0	60.0	60.0
13	33.6	36.8	40.2	43.9	48.0	52.5	57.5	60.0	60.0	60.0	60.0
14	33.0	36.1	39.5	43.2	47.2	51.7	56.5	60.0	60.0	60.0	60.0
15	32.4	35.5	38.8	42.5	46.5	50.8	55.7	60.0	60.0	60.0	60.0
16	31.9	34.9	38.2	41.8	45.7	50.1	54.8	60.0	60.0	60.0	60.0
17	31.3	34.3	37.6	41.1	45.0	49.3	54.0	59.1	60.0	60.0	60.0
18	30.8	33.8	37.0	40.5	44.3	48.6	53.2	58.3	60.0	60.0	60.0
19	30.3	33.2	36.4	39.9	43.7	47.8	52.4	57.5	60.0	60.0	60.0
20	29.8	32.7	35.8	39.3	43.0	47.2	51.7	56.7	60.0	60.0	60.0
21	29.4	32.2	35.3	38.7	42.4	46.5	51.0	55.9	60.0	60.0	60.0
22	28.9	31.7	34.8	38.2	41.9	45.9	50.3	55.2	60.0	60.0	60.0
23	28.5	31.3	34.3	37.6	41.3	45.3	49.7	54.5	59.8	60.0	60.0
24	28.1	30.8	33.9	37.1	40.8	44.7	49.0	53.8	59.1	60.0	60.0
25	27.7	30.4	33.4	36.7	40.2	44.1	48.4	53.2	58.4	60.0	60.0
26	27.3	30.0	33.0	36.2	39.7	43.6	47.9	52.5	57.7	60.0	60.0
27	27.0	29.6	32.6	35.7	39.3	43.1	47.3	51.9	57.1	60.0	60.0
28	26.6	29.3	32.1	35.3	38.8	42.6	46.8	51.4	56.4	60.0	60.0
29	-----	28.9	31.8	34.9	38.3	42.1	46.3	50.8	55.8	60.0	60.0
30	-----	-----	31.4	34.5	37.9	41.7	45.8	50.3	55.3	60.0	60.0
31	-----	-----	-----	34.1	37.5	41.2	45.3	49.8	54.7	60.0	60.0
32	-----	-----	-----	-----	37.1	40.8	44.8	49.3	54.2	59.6	60.0
33	-----	-----	-----	-----	-----	40.4	44.4	48.8	53.7	59.0	60.0
34	-----	-----	-----	-----	-----	-----	44.0	48.4	53.2	58.5	60.0
35	-----	-----	-----	-----	-----	-----	-----	47.9	52.7	58.0	60.0
36	-----	-----	-----	-----	-----	-----	-----	-----	52.3	57.5	60.0
37	-----	-----	-----	-----	-----	-----	-----	-----	-----	57.0	60.0
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	60.0

# AGE AT ENTRANCE 28

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	55	56	57	58	59	60	61	62	63	64	65	66
0	36.7	40.0	43.7	47.7	52.1	56.9	60.0	60.0	60.0	60.0	60.0	60.0
1	36.3	39.7	43.3	47.3	51.6	56.4	60.0	60.0	60.0	60.0	60.0	60.0
2	36.0	39.3	42.9	46.9	51.2	55.9	60.0	60.0	60.0	60.0	60.0	60.0
3	35.7	39.0	42.5	46.5	50.7	55.4	60.0	60.0	60.0	60.0	60.0	60.0
4	35.4	38.6	42.2	46.1	50.3	55.0	60.0	60.0	60.0	60.0	60.0	60.0
5	35.0	38.3	41.8	45.7	49.9	54.5	59.6	60.0	60.0	60.0	60.0	60.0
6	34.6	37.9	41.4	45.2	49.4	54.0	59.0	60.0	60.0	60.0	60.0	60.0
7	34.3	37.5	41.0	44.8	48.9	53.5	58.5	60.0	60.0	60.0	60.0	60.0
8	33.9	37.1	40.6	44.3	48.5	53.0	58.0	60.0	60.0	60.0	60.0	60.0
9	33.6	36.8	40.2	43.9	48.0	52.5	57.5	60.0	60.0	60.0	60.0	60.0
10	33.3	36.4	39.8	43.5	47.6	52.1	57.0	60.0	60.0	60.0	60.0	60.0
11	32.8	35.9	39.3	42.9	47.0	51.4	56.2	60.0	60.0	60.0	60.0	60.0
12	32.2	35.2	38.5	42.2	46.1	50.5	55.3	60.0	60.0	60.0	60.0	60.0
13	31.6	34.6	37.8	41.4	45.3	49.6	54.4	59.5	60.0	60.0	60.0	60.0
14	31.0	33.9	37.2	40.7	44.6	48.8	53.5	58.6	60.0	60.0	60.0	60.0
15	30.4	33.3	36.5	40.0	43.8	48.0	52.6	57.7	60.0	60.0	60.0	60.0
16	29.9	32.8	35.9	39.4	43.1	47.3	51.8	56.8	60.0	60.0	60.0	60.0
17	29.4	32.2	35.3	38.7	42.2	46.5	51.0	55.9	60.0	60.0	60.0	60.0
18	28.9	31.7	34.8	38.1	41.8	45.8	50.2	55.1	60.0	60.0	60.0	60.0
19	28.4	31.2	34.2	37.5	41.2	45.1	49.5	54.3	59.6	60.0	60.0	60.0
20	27.9	30.7	33.7	37.0	40.5	44.5	48.8	53.6	58.8	60.0	60.0	60.0
21	27.5	30.2	33.2	36.4	40.0	43.9	48.1	52.8	58.0	60.0	60.0	60.0
22	27.1	29.7	32.7	35.9	39.4	43.2	47.5	52.1	57.3	60.0	60.0	60.0
23	26.7	29.3	32.2	35.4	38.9	42.7	46.9	51.5	56.5	60.0	60.0	60.0
24	26.3	28.9	31.8	34.9	38.3	42.1	46.3	50.8	55.8	60.0	60.0	60.0
25	25.9	28.5	31.3	34.4	37.8	41.6	45.7	50.2	55.2	60.0	60.0	60.0
26	25.5	28.1	30.9	34.0	37.4	41.1	45.1	49.6	54.5	59.9	60.0	60.0
27	25.2	27.7	30.5	33.6	36.9	40.6	44.6	49.0	53.9	59.3	60.0	60.0
28	-----	27.4	30.1	33.1	36.5	40.1	44.1	48.5	53.3	58.6	60.0	60.0
29	-----	-----	29.7	32.7	36.0	39.6	43.6	47.9	52.7	58.0	60.0	60.0
30	-----	-----	-----	32.4	35.6	39.2	43.1	47.4	52.2	57.4	60.0	60.0
31	-----	-----	-----	-----	35.2	38.8	42.6	46.9	51.6	56.8	60.0	60.0
32	-----	-----	-----	-----	-----	38.4	42.2	46.5	51.1	56.3	60.0	60.0
33	-----	-----	-----	-----	-----	-----	41.8	46.0	50.6	55.8	60.0	60.0
34	-----	-----	-----	-----	-----	-----	-----	45.6	50.2	55.2	60.0	60.0
35	-----	-----	-----	-----	-----	-----	-----	-----	49.7	54.8	60.0	60.0
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	54.3	59.8	60.0
37	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	59.3	60.0
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	60.0

# AGE AT ENTRANCE 29

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.											
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN											
	55	56	57	58	59	60	61	62	63	64	65	66
0	34.5	37.7	41.2	45.1	49.2	53.8	58.9	60.0	60.0	60.0	60.0	60.0
1	34.2	37.4	40.8	44.6	48.8	53.3	58.3	60.0	60.0	60.0	60.0	60.0
2	33.9	37.0	40.5	44.2	48.4	52.9	57.8	60.0	60.0	60.0	60.0	60.0
3	33.6	36.7	40.1	43.9	48.0	52.4	57.4	60.0	60.0	60.0	60.0	60.0
4	33.3	36.4	39.8	43.5	47.6	52.0	56.9	60.0	60.0	60.0	60.0	60.0
5	32.9	36.0	39.4	43.1	47.1	51.5	56.4	60.0	60.0	60.0	60.0	60.0
6	32.6	35.6	39.0	42.6	46.6	51.0	55.9	60.0	60.0	60.0	60.0	60.0
7	32.2	35.3	38.6	42.2	46.2	50.6	55.3	60.0	60.0	60.0	60.0	60.0
8	31.9	34.9	38.2	41.8	45.8	50.1	54.8	60.0	60.0	60.0	60.0	60.0
9	31.6	34.6	37.8	41.4	45.3	49.6	54.3	59.5	60.0	60.0	60.0	60.0
10	31.3	34.2	37.5	41.0	44.9	49.2	53.9	59.0	60.0	60.0	60.0	60.0
11	30.8	33.7	37.0	40.5	44.3	48.5	53.2	58.3	60.0	60.0	60.0	60.0
12	30.2	33.1	36.3	39.7	43.5	47.7	52.3	57.3	60.0	60.0	60.0	60.0
13	29.6	32.5	35.6	39.0	42.8	46.9	51.4	56.3	60.0	60.0	60.0	60.0
14	29.1	31.9	35.0	38.3	42.0	46.1	50.5	55.4	60.0	60.0	60.0	60.0
15	28.5	31.3	34.3	37.7	41.3	45.3	49.7	54.5	59.8	60.0	60.0	60.0
16	28.0	30.7	33.7	37.0	40.6	44.6	48.9	53.7	58.9	60.0	60.0	60.0
17	27.5	30.2	33.2	36.4	40.0	43.9	48.1	52.8	58.0	60.0	60.0	60.0
18	27.0	29.7	32.6	35.8	39.3	43.2	47.4	52.1	57.2	60.0	60.0	60.0
19	26.6	29.2	32.1	35.3	38.7	42.5	46.7	51.3	56.3	60.0	60.0	60.0
20	26.1	28.7	31.6	34.7	38.1	41.9	46.0	50.6	55.6	60.0	60.0	60.0
21	25.7	28.3	31.1	34.2	37.6	41.3	45.4	49.9	54.8	60.0	60.0	60.0
22	25.3	27.8	30.6	33.7	37.0	40.7	44.8	49.2	54.1	59.5	60.0	60.0
23	24.9	27.4	30.2	33.2	36.5	40.2	44.1	48.5	53.4	58.7	60.0	60.0
24	24.5	27.0	29.7	32.7	36.0	39.6	43.6	47.9	52.7	58.0	60.0	60.0
25	24.1	26.6	29.3	32.3	35.5	39.1	43.0	47.3	52.1	57.3	60.0	60.0
26	23.8	26.2	28.9	31.9	35.1	38.6	42.5	46.7	51.4	56.6	60.0	60.0
27	-----	25.9	28.5	31.4	34.6	38.1	42.0	46.2	50.8	56.0	60.0	60.0
28	-----	-----	28.2	31.0	34.2	37.7	41.5	45.7	50.3	55.4	60.0	60.0
29	-----	-----	-----	30.7	33.8	37.2	41.0	45.2	49.7	54.8	60.0	60.0
30	-----	-----	-----	-----	33.4	36.8	40.5	44.7	49.2	54.2	59.7	60.0
31	-----	-----	-----	-----	-----	36.4	40.1	44.2	48.7	53.6	59.1	60.0
32	-----	-----	-----	-----	-----	-----	39.7	43.7	48.2	53.1	58.5	60.0
33	-----	-----	-----	-----	-----	-----	-----	43.3	47.7	52.6	58.0	60.0
34	-----	-----	-----	-----	-----	-----	-----	-----	47.3	52.1	57.5	60.0
35	-----	-----	-----	-----	-----	-----	-----	-----	-----	51.6	57.0	60.0
36	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	56.5	60.0

# AGE AT ENTRANCE 30

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,630 a year.												
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN												
	55	56	57	58	59	60	61	62	63	64	65	66	67
0	32.4	35.5	38.9	42.5	46.5	50.9	55.7	60.0	60.0	60.0	60.0	60.0	60.0
1	32.1	35.2	38.5	42.1	46.1	50.4	55.2	60.0	60.0	60.0	60.0	60.0	60.0
2	31.8	34.8	38.1	41.7	45.7	50.0	54.7	59.9	60.0	60.0	60.0	60.0	60.0
3	31.5	34.5	37.8	41.3	45.3	49.6	54.3	59.4	60.0	60.0	60.0	60.0	60.0
4	31.2	34.2	37.4	41.0	44.9	49.1	53.8	59.0	60.0	60.0	60.0	60.0	60.0
5	30.9	33.9	37.1	40.6	44.5	48.7	53.3	58.4	60.0	60.0	60.0	60.0	60.0
6	30.6	33.5	36.7	40.2	44.0	48.2	52.8	57.9	60.0	60.0	60.0	60.0	60.0
7	30.2	33.1	36.3	39.8	43.6	47.7	52.3	57.3	60.0	60.0	60.0	60.0	60.0
8	29.9	32.8	35.9	39.4	43.2	47.3	51.8	56.8	60.0	60.0	60.0	60.0	60.0
9	29.6	32.5	35.6	39.0	42.7	46.8	51.4	56.3	60.0	60.0	60.0	60.0	60.0
10	29.3	32.2	35.3	38.6	42.4	46.4	50.9	55.8	60.0	60.0	60.0	60.0	60.0
11	28.9	31.7	34.7	38.1	41.8	45.8	50.2	55.1	60.0	60.0	60.0	60.0	60.0
12	28.3	31.1	34.1	37.4	41.0	45.0	49.3	54.1	59.4	60.0	60.0	60.0	60.0
13	27.7	30.5	33.4	36.7	40.3	44.2	48.5	53.2	58.4	60.0	60.0	60.0	60.0
14	27.2	29.9	32.8	36.0	39.6	43.4	47.7	52.3	57.5	60.0	60.0	60.0	60.0
15	26.7	29.3	32.2	35.4	38.9	42.7	46.9	51.5	56.5	60.0	60.0	60.0	60.0
16	26.2	28.8	31.7	34.8	38.2	42.0	46.1	50.7	55.7	60.0	60.0	60.0	60.0
17	25.7	28.3	31.1	34.2	37.6	41.3	45.4	49.9	54.8	60.0	60.0	60.0	60.0
18	25.2	27.8	30.6	33.6	37.0	40.6	44.7	49.1	54.0	59.4	60.0	60.0	60.0
19	24.8	27.3	30.1	33.1	36.4	40.0	44.0	48.4	53.2	58.5	60.0	60.0	60.0
20	24.4	26.9	29.6	32.6	35.8	39.4	43.4	47.7	52.5	57.7	60.0	60.0	60.0
21	23.9	26.4	29.1	32.1	35.3	38.8	42.7	47.0	51.7	56.9	60.0	60.0	60.0
22	23.6	26.0	28.7	31.6	34.8	38.3	42.1	46.4	51.0	56.2	60.0	60.0	60.0
23	23.2	25.6	28.2	31.1	34.3	37.7	41.5	45.7	50.4	55.5	60.0	60.0	60.0
24	22.8	25.2	27.8	30.7	33.8	37.2	41.0	45.1	49.7	54.8	60.0	60.0	60.0
25	22.5	24.8	27.4	30.2	33.3	36.7	40.5	44.6	49.1	54.1	59.6	60.0	60.0
26	-----	24.5	27.0	29.8	32.9	36.2	39.9	44.0	48.5	53.4	58.9	60.0	60.0
27	-----	-----	26.6	29.4	32.5	35.8	39.5	43.5	47.9	52.8	58.2	60.0	60.0
28	-----	-----	-----	29.0	32.0	35.3	39.0	43.0	47.4	52.2	57.6	60.0	60.0
29	-----	-----	-----	-----	31.7	34.9	38.5	42.5	46.8	51.7	57.0	60.0	60.0
30	-----	-----	-----	-----	-----	34.5	38.1	42.0	46.3	51.1	56.4	60.0	60.0
31	-----	-----	-----	-----	-----	-----	37.7	41.6	45.8	50.6	55.8	60.0	60.0
32	-----	-----	-----	-----	-----	-----	-----	41.1	45.4	50.1	55.2	60.0	60.0
33	-----	-----	-----	-----	-----	-----	-----	-----	44.9	49.6	54.7	59.7	60.0
34	-----	-----	-----	-----	-----	-----	-----	-----	-----	49.1	54.2	59.1	60.0
35	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	53.7	58.6	60.0

# AGE AT ENTRANCE 31

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year												
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN												
	55	56	57	58	59	60	61	62	63	64	65	66	67
0*	30.5	33.4	36.6	40.0	43.9	48.1	52.6	57.7	60.0	60.0	60.0	60.0	60.0
1	30.1	33.1	36.2	39.7	43.5	47.6	52.2	57.2	60.0	60.0	60.0	60.0	60.0
2	29.8	32.7	35.9	39.3	43.1	47.2	51.7	56.7	60.0	60.0	60.0	60.0	60.0
3	29.6	32.4	35.5	38.9	42.7	46.8	51.3	56.2	60.0	60.0	60.0	60.0	60.0
4	29.3	32.1	35.2	38.6	42.3	46.4	50.9	55.8	60.0	60.0	60.0	60.0	60.0
5	29.0	31.8	34.9	38.2	41.9	45.9	50.4	55.3	60.0	60.0	60.0	60.0	60.0
6	28.6	31.4	34.5	37.8	41.5	45.5	49.9	54.7	60.0	60.0	60.0	60.0	60.0
7	28.3	31.1	34.1	37.4	41.1	45.0	49.4	54.2	59.5	60.0	60.0	60.0	60.0
8	28.0	30.8	33.8	37.0	40.6	44.6	48.9	53.7	58.9	60.0	60.0	60.0	60.0
9	27.7	30.4	33.4	36.7	40.3	44.2	48.5	53.2	58.4	60.0	60.0	60.0	60.0
10	27.4	30.1	33.1	36.3	39.9	43.8	48.0	52.7	57.9	60.0	60.0	60.0	60.0
11	27.0	29.7	32.6	35.8	39.3	43.2	47.4	52.0	57.2	60.0	60.0	60.0	60.0
12	26.4	29.1	32.0	35.1	38.6	42.4	46.5	51.1	56.2	60.0	60.0	60.0	60.0
13	25.9	28.5	31.4	34.5	37.9	41.6	45.7	50.2	55.2	60.0	60.0	60.0	60.0
14	25.4	28.0	30.8	33.8	37.2	40.9	44.9	49.4	54.3	59.7	60.0	60.0	60.0
15	24.9	27.4	30.2	33.2	36.5	40.2	44.2	48.6	53.4	58.7	60.0	60.0	60.0
16	24.4	26.9	29.6	32.6	35.9	39.5	43.4	47.8	52.6	57.8	60.0	60.0	60.0
17	23.9	26.4	29.1	32.1	35.3	38.8	42.7	47.0	51.7	56.9	60.0	60.0	60.0
18	23.5	25.9	28.6	31.5	34.7	38.2	42.1	46.3	50.9	56.1	60.0	60.0	60.0
19	23.1	25.5	28.1	31.0	34.1	37.6	41.4	45.6	50.2	55.3	60.0	60.0	60.0
20	22.7	25.0	27.6	30.5	33.6	37.0	40.8	44.9	49.5	54.5	60.0	60.0	60.0
21	22.3	24.6	27.2	30.0	33.1	36.5	40.2	44.3	48.8	53.7	59.2	60.0	60.0
22	21.9	24.2	26.8	29.5	32.6	35.9	39.6	43.6	48.1	53.0	58.4	60.0	60.0
23	21.5	23.8	26.3	29.1	32.1	35.4	39.0	43.0	47.5	52.3	57.7	60.0	60.0
24	21.2	23.5	25.9	28.7	31.6	34.9	38.5	42.5	46.8	51.6	57.0	60.0	60.0
25	-----	23.1	25.6	28.2	31.2	34.4	38.0	41.9	46.2	51.0	56.3	60.0	60.0
26	-----	-----	25.2	27.9	30.8	34.0	37.5	41.4	45.7	50.4	55.6	60.0	60.0
27	-----	-----	-----	27.5	30.4	33.5	37.0	40.9	45.1	49.8	54.9	59.9	60.0
28	-----	-----	-----	-----	30.0	33.1	36.6	40.4	44.6	49.2	54.3	59.3	60.0
29	-----	-----	-----	-----	-----	32.7	36.1	39.9	44.1	48.7	53.7	58.6	60.0
30	-----	-----	-----	-----	-----	-----	35.7	39.5	43.6	48.1	53.2	58.0	60.0
31	-----	-----	-----	-----	-----	-----	-----	39.0	43.1	47.6	52.6	57.4	60.0
32	-----	-----	-----	-----	-----	-----	-----	-----	42.6	47.1	52.1	56.8	60.0
33	-----	-----	-----	-----	-----	-----	-----	-----	-----	46.7	51.6	56.3	60.0
34	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	51.1	55.7	60.0

# ENTRANCE AT AGE 32

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	55	56	57	58	59	60	61
0	28.5	31.3	34.4	37.7	41.3	45.3	49.7
1	28.2	31.0	34.0	37.3	40.9	44.9	49.3
2	27.9	30.7	33.7	37.0	40.6	44.5	48.8
3	27.7	30.4	33.4	36.6	40.2	44.1	48.4
4	27.4	30.1	33.1	36.3	39.8	43.7	48.0
5	27.1	29.8	32.7	35.9	39.5	43.3	47.5
6	26.8	29.5	32.4	35.5	39.0	42.9	47.1
7	26.5	29.1	32.0	35.2	38.6	42.4	46.6
8	26.2	28.8	31.7	34.8	38.2	42.0	46.1
9	25.9	28.5	31.3	34.5	37.9	41.6	45.7
10	25.6	28.2	31.0	34.1	37.5	41.2	45.3
11	25.2	27.8	30.6	33.6	37.0	40.6	44.7
12	24.7	27.2	29.9	33.0	36.3	39.9	43.8
13	24.2	26.6	29.4	32.3	35.6	39.1	43.1
14	23.7	26.1	28.8	31.7	34.9	38.4	42.3
15	23.2	25.6	28.2	31.1	34.3	37.8	41.6
16	22.7	25.1	27.7	30.6	33.7	37.1	40.9
17	22.3	24.6	27.2	30.0	33.1	36.5	40.2
18	21.9	24.2	26.7	29.5	32.5	35.9	39.5
19	21.4	23.7	26.2	29.0	32.0	35.3	38.9
20	21.0	23.3	25.8	28.5	31.5	34.7	38.3
21	20.7	22.9	25.4	28.0	31.0	34.2	37.7
22	20.3	22.5	24.9	27.6	30.5	33.7	37.2
23	20.0	22.1	24.5	27.2	30.0	33.2	36.6
24	-----	21.8	24.2	26.7	29.6	32.7	36.1
25	-----	-----	23.8	26.3	29.2	32.2	35.6
26	-----	-----	-----	26.0	28.7	31.8	35.2
27	-----	-----	-----	-----	28.4	31.4	34.7
28	-----	-----	-----	-----	-----	31.0	34.3
29	-----	-----	-----	-----	-----	-----	33.8

# AGE AT ENTRANCE 32

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	62	63	64	65	66	67	68
0	54.5	59.9	60.0	60.0	60.0	60.0	60.0
1	54.1	59.3	60.0	60.0	60.0	60.0	60.0
2	53.6	58.8	60.0	60.0	60.0	60.0	60.0
3	53.1	58.3	60.0	60.0	60.0	60.0	60.0
4	52.7	57.8	60.0	60.0	60.0	60.0	60.0
5	52.2	57.3	60.0	60.0	60.0	60.0	60.0
6	51.7	56.8	60.0	60.0	60.0	60.0	60.0
7	51.2	56.2	60.0	60.0	60.0	60.0	60.0
8	50.7	55.7	60.0	60.0	60.0	60.0	60.0
9	50.2	55.2	60.0	60.0	60.0	60.0	60.0
10	49.8	54.7	60.0	60.0	60.0	60.0	60.0
11	49.1	54.0	59.4	60.0	60.0	60.0	60.0
12	48.2	53.0	58.3	60.0	60.0	60.0	60.0
13	47.4	52.1	57.3	60.0	60.0	60.0	60.0
14	46.5	51.2	56.4	60.0	60.0	60.0	60.0
15	45.8	50.4	55.5	60.0	60.0	60.0	60.0
16	45.0	49.6	54.6	60.0	60.0	60.0	60.0
17	44.3	48.8	53.7	59.2	60.0	60.0	60.0
18	43.6	48.0	52.9	58.3	60.0	60.0	60.0
19	42.9	47.3	52.1	57.5	60.0	60.0	60.0
20	42.3	46.6	51.4	56.7	60.0	60.0	60.0
21	41.6	45.9	50.7	55.9	60.0	60.0	60.0
22	41.0	45.3	50.0	55.1	60.0	60.0	60.0
23	40.5	44.7	49.3	54.4	59.4	60.0	60.0
24	39.9	44.1	48.7	53.7	58.6	60.0	60.0
25	39.4	43.5	48.0	53.1	57.9	60.0	60.0
26	38.9	42.9	47.4	52.4	57.2	60.0	60.0
27	38.4	42.4	46.9	51.8	56.5	60.0	60.0
28	37.9	41.9	46.3	51.2	55.9	60.0	60.0
29	37.4	41.4	45.8	50.6	55.2	60.0	60
30	37.0	40.9	45.3	50.1	54.6	59.7	60.0
31	-----	40.5	44.8	49.5	54.1	59.1	60.0
32	-----	-----	44.3	49.0	53.5	58.5	60.0
33	-----	-----	-----	48.5	53.0	57.9	60.0

# AGE AT ENTRANCE 33

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	55	56	57	58	59	60	61
0	26.7	29.3	32.2	35.4	38.9	42.7	46.9
1	26.4	29.0	31.9	35.1	38.5	42.3	46.5
2	26.1	28.7	31.6	34.7	38.2	41.9	46.0
3	25.9	28.5	31.3	34.4	37.8	41.5	45.6
4	25.6	28.2	31.0	34.1	37.5	41.2	45.2
5	25.3	27.9	30.7	33.7	37.1	40.8	44.8
6	25.0	27.5	30.3	33.4	36.7	40.3	44.3
7	24.7	27.2	30.0	33.0	36.3	39.9	43.9
8	24.4	26.9	29.7	32.6	35.9	39.5	43.5
9	24.2	26.6	29.4	32.3	35.6	39.1	43.0
10	23.9	26.4	29.1	32.0	35.2	38.8	42.6
11	23.5	25.9	28.6	31.5	34.7	38.2	42.0
12	23.0	25.4	28.0	30.9	34.0	37.5	41.3
13	22.5	24.8	27.4	30.3	33.4	36.8	40.5
14	22.0	24.3	26.9	29.7	32.7	36.1	39.8
15	21.5	23.8	26.4	29.1	32.1	35.4	39.1
16	21.1	23.4	25.8	28.6	31.5	34.8	38.4
17	20.7	22.9	25.4	28.0	31.0	34.2	37.7
18	20.3	22.5	24.9	27.5	30.4	33.6	37.1
19	19.9	22.1	24.4	27.1	29.9	33.1	36.5
20	19.5	21.6	24.0	26.6	29.4	32.5	35.9
21	19.1	21.3	23.6	26.1	28.9	32.0	35.4
22	18.8	20.9	23.2	25.7	28.5	31.5	34.8
23	-----	20.5	22.8	25.3	28.0	31.0	34.3
24	-----	-----	22.4	24.9	27.6	30.6	33.8
25	-----	-----	-----	24.5	27.2	30.1	33.4
26	-----	-----	-----	-----	26.8	29.7	32.9
27	-----	-----	-----	-----	-----	29.3	32.5
28	-----	-----	-----	-----	-----	-----	32.0

# AGE AT ENTRANCE 33

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	62	63	64	65	66	67	68
0	51.5	56.6	60.0	60.0	60.0	60.0	60.0
1	51.0	56.1	60.0	60.0	60.0	60.0	60.0
2	50.6	55.6	60.0	60.0	60.0	60.0	60.0
3	50.1	55.1	60.0	60.0	60.0	60.0	60.0
4	49.7	54.7	60.0	60.0	60.0	60.0	60.0
5	49.3	54.2	59.6	60.0	60.0	60.0	60.0
6	48.8	53.6	59.0	60.0	60.0	60.0	60.0
7	48.3	53.1	58.4	60.0	60.0	60.0	60.0
8	47.8	52.6	57.9	60.0	60.0	60.0	60.0
9	47.4	52.1	57.3	60.0	60.0	60.0	60.0
10	46.9	51.6	56.8	60.0	60.0	60.0	60.0
11	46.3	50.9	56.1	60.0	60.0	60.0	60.0
12	45.4	50.0	55.1	60.0	60.0	60.0	60.0
13	44.6	49.1	54.1	59.7	60.0	60.0	60.0
14	43.8	48.3	53.2	58.7	60.0	60.0	60.0
15	43.1	47.5	52.3	57.7	60.0	60.0	60.0
16	42.3	46.7	51.5	56.8	60.0	60.0	60.0
17	41.6	45.9	50.7	55.9	60.0	60.0	60.0
18	41.0	45.2	49.9	55.1	60.0	60.0	60.0
19	40.3	44.5	49.1	54.2	59.2	60.0	60.0
20	39.7	43.8	48.4	53.5	58.3	60.0	60.0
21	39.1	43.2	47.7	52.7	57.5	60.0	60.0
22	38.5	42.6	47.0	52.0	56.7	60.0	60.0
23	38.0	42.0	46.4	51.3	56.0	60.0	60.0
24	37.4	41.4	45.8	50.6	55.2	60.0	60.0
25	36.9	40.8	45.2	50.0	54.5	59.6	60.0
26	36.4	40.3	44.6	49.3	53.9	58.9	60.0
27	36.0	39.8	44.1	48.7	53.2	58.2	60.0
28	35.5	39.3	43.5	48.2	52.6	57.5	60.0
29	35.1	38.8	43.0	47.6	52.0	56.8	60.0
30	-----	38.4	42.5	47.1	51.4	56.2	60.0
31	-----	-----	42.0	46.6	50.9	55.6	60.0
32	-----	-----	-----	46.1	50.3	55.0	60.0

# AGE AT ENTRANCE 34

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	55	56	57	58	59	60	61
0	24.9	27.5	30.2	33.2	36.6	40.2	44.2
1	24.6	27.2	29.9	32.9	36.2	39.8	43.8
2	24.4	26.9	29.6	32.6	35.8	39.4	43.4
3	24.1	26.6	29.3	32.3	35.5	39.1	43.0
4	23.9	26.4	29.0	32.0	35.2	38.7	42.6
5	23.6	26.1	28.7	31.6	34.8	38.3	42.2
6	23.3	25.7	28.4	31.3	34.4	37.9	41.7
7	23.0	25.4	28.0	30.9	34.1	37.5	41.3
8	22.7	25.2	27.7	30.6	33.7	37.1	40.9
9	22.5	24.9	27.4	30.3	33.4	36.8	40.5
10	22.2	24.6	27.1	29.9	33.0	36.4	40.1
11	21.8	24.2	26.7	29.5	32.5	35.9	39.5
12	21.3	23.7	26.1	28.9	31.9	35.2	38.8
13	20.9	23.1	25.6	28.3	31.2	34.5	38.0
14	20.4	22.7	25.1	27.7	30.6	33.8	37.3
15	20.0	22.2	24.5	27.2	30.0	33.2	36.7
16	19.5	21.7	24.1	26.6	29.5	32.6	36.0
17	19.1	21.3	23.6	26.1	28.9	32.0	35.4
18	18.7	20.9	23.1	25.7	28.4	31.5	34.8
19	18.4	20.5	22.7	25.2	27.9	30.9	34.2
20	18.0	20.1	22.3	24.7	27.4	30.4	33.7
21	17.6	19.7	21.9	24.3	27.0	29.9	33.1
22	-----	19.3	21.5	23.9	26.5	29.4	32.6
23	-----	-----	21.1	23.5	26.1	29.0	32.1
24	-----	-----	-----	23.1	25.7	28.5	31.6
25	-----	-----	-----	-----	25.3	28.1	31.2
26	-----	-----	-----	-----	-----	27.7	30.7
27	-----	-----	-----	-----	-----	-----	30.3

# AGE AT ENTRANCE 34

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.							
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN							
	62	63	64	65	66	67	68	69
0	48.6	53.4	58.8	60.0	60.0	60.0	60.0	60.0
1	48.1	52.9	58.3	60.0	60.0	60.0	60.0	60.0
2	47.7	52.5	57.7	60.0	60.0	60.0	60.0	60.0
3	47.3	52.0	57.2	60.0	60.0	60.0	60.0	60.0
4	46.9	51.6	56.8	60.0	60.0	60.0	60.0	60.0
5	46.4	51.1	56.3	60.0	60.0	60.0	60.0	60.0
6	45.9	50.6	55.7	60.0	60.0	60.0	60.0	60.0
7	45.5	50.1	55.1	60.0	60.0	60.0	60.0	60.0
8	45.0	49.6	54.6	60.0	60.0	60.0	60.0	60.0
9	44.6	49.1	54.1	59.6	60.0	60.0	60.0	60.0
10	44.2	48.7	53.6	59.1	60.0	60.0	60.0	60.0
11	43.6	48.0	52.9	58.3	60.0	60.0	60.0	60.0
12	42.7	47.1	52.0	57.3	60.0	60.0	60.0	60.0
13	42.0	46.3	51.0	56.3	60.0	60.0	60.0	60.0
14	41.2	45.5	50.2	55.4	60.0	60.0	60.0	60.0
15	40.5	44.7	49.3	54.4	59.4	60.0	60.0	60.0
16	39.8	43.9	48.5	53.6	58.4	60.0	60.0	60.0
17	39.1	43.2	47.7	52.7	57.5	60.0	60.0	60.0
18	38.5	42.5	47.0	51.9	56.6	60.0	60.0	60.0
19	37.8	41.8	46.2	51.1	55.8	60.0	60.0	60.0
20	37.2	41.2	45.5	50.4	55.0	60.0	60.0	60.0
21	36.7	40.6	44.9	49.6	54.2	59.2	60.0	60.0
22	36.1	40.0	44.2	48.9	53.3	58.3	60.0	60.0
23	35.6	39.4	43.6	48.3	52.7	57.6	60.0	60.0
24	35.1	38.8	43.0	47.6	52.0	56.8	60.0	60.0
25	34.6	38.3	42.4	47.0	51.3	56.1	60.0	60.0
26	34.1	37.8	41.9	46.4	50.7	55.4	60.0	60.0
27	33.6	37.3	41.3	45.8	50.0	54.7	59.9	60.0
28	33.2	36.8	40.8	45.3	49.5	54.1	59.2	60.0
29	-----	36.4	40.3	44.7	48.9	53.5	58.5	60.0
30	-----	-----	39.9	44.2	48.3	52.9	57.9	60.0
31	-----	-----	-----	43.7	47.8	52.3	57.2	60.0

# AGE AT ENTRANCE 35

Years of service prior to 1/1/22      Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated.    Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN						
	55	56	57	58	59	60	61
0	23.2	25.6	28.3	31.1	34.3	37.8	41.6
1	22.9	25.3	28.0	30.8	34.0	37.4	41.2
2	22.7	25.1	27.7	30.5	33.6	37.0	40.8
3	22.4	24.8	27.4	30.2	33.3	36.7	40.4
4	22.2	24.5	27.1	29.9	33.0	36.4	40.1
5	21.9	24.3	26.8	29.6	32.6	36.0	39.7
6	21.7	24.0	26.5	29.2	32.3	35.6	39.2
7	21.4	23.7	26.2	28.9	31.9	35.2	38.8
8	21.1	23.4	25.9	28.6	31.6	34.8	38.4
9	20.9	23.1	25.6	28.3	31.2	34.5	38.0
10	20.6	22.9	25.3	28.0	30.9	34.1	37.7
11	20.3	22.5	24.9	27.5	30.4	33.6	37.1
12	19.8	22.0	24.3	26.9	29.8	32.9	36.4
13	19.3	21.5	23.8	26.4	29.2	32.3	35.7
14	18.9	21.0	23.3	25.8	28.6	31.6	35.0
15	18.4	20.5	22.8	25.3	28.0	31.0	34.3
16	18.0	20.1	22.3	24.8	27.5	30.5	33.7
17	17.6	19.7	21.9	24.3	27.0	29.9	33.1
18	17.3	19.3	21.5	23.9	26.5	29.4	32.5
19	16.9	18.9	21.0	23.4	26.0	28.9	32.0
20	16.6	18.5	20.6	23.0	25.5	28.4	31.5
21	-----	18.1	20.3	22.6	25.1	27.9	30.9
22	-----	-----	19.9	22.2	24.7	27.4	30.4
23	-----	-----	-----	21.8	24.3	27.0	30.0
24	-----	-----	-----	-----	23.9	26.6	29.5
25	-----	-----	-----	-----	-----	26.1	29.1
26	-----	-----	-----	-----	-----	-----	28.7

# AGE AT ENTRANCE 35

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	62	63	64	65	66	67	68	69	70
0	45.8	50.4	55.5	60.0	60.0	60.0	60.0	60.0	60.0
1	45.4	49.9	55.0	60.0	60.0	60.0	60.0	60.0	60.0
2	44.9	49.5	54.5	60.0	60.0	60.0	60.0	60.0	60.0
3	44.5	49.0	54.0	59.6	60.0	60.0	60.0	60.0	60.0
4	44.1	48.6	53.6	59.1	60.0	60.0	60.0	60.0	60.0
5	43.7	48.2	53.1	58.5	60.0	60.0	60.0	60.0	60.0
6	43.2	47.7	52.5	57.9	60.0	60.0	60.0	60.0	60.0
7	42.8	47.2	52.0	57.4	60.0	60.0	60.0	60.0	60.0
8	42.4	46.7	51.5	56.8	60.0	60.0	60.0	60.0	60.0
9	42.0	46.3	51.0	56.3	60.0	60.0	60.0	60.0	60.0
10	41.6	45.8	50.6	55.8	60.0	60.0	60.0	60.0	60.0
11	41.0	45.2	49.9	55.0	60.0	60.0	60.0	60.0	60.0
12	40.2	44.3	49.0	54.1	59.0	60.0	60.0	60.0	60.0
13	39.4	43.5	48.1	53.1	57.9	60.0	60.0	60.0	60.0
14	38.7	42.7	47.2	52.2	56.9	60.0	60.0	60.0	60.0
15	38.0	42.0	46.4	51.3	56.0	60.0	60.0	60.0	60.0
16	37.3	41.3	45.6	50.4	55.1	60.0	60.0	60.0	60.0
17	36.7	40.6	44.9	49.6	54.2	59.2	60.0	60.0	60.0
18	36.0	39.9	44.1	48.8	53.3	58.3	60.0	60.0	60.0
19	35.4	39.2	43.4	48.1	52.5	57.4	60.0	60.0	60.0
20	34.9	38.6	42.8	47.4	51.7	56.5	60.0	60.0	60.0
21	34.3	38.0	42.1	46.7	51.0	55.7	60.0	60.0	60.0
22	33.8	37.5	41.5	46.0	50.2	54.9	60.0	60.0	60.0
23	33.3	36.9	40.9	45.4	49.5	54.2	59.3	60.0	60.0
24	32.8	36.4	40.3	44.7	48.9	53.4	58.5	60.0	60.0
25	32.3	35.9	39.8	44.1	48.2	52.7	57.7	60.0	60.0
26	31.8	35.4	39.3	43.6	47.6	52.1	57.0	60.0	60.0
27	31.4	34.9	38.8	43.0	47.0	51.4	56.3	60.0	60.0
28	-----	34.4	38.3	42.5	46.4	50.8	55.6	60.0	60.0
29	-----	-----	37.8	42.0	45.9	50.2	55.0	60.0	60.0
30	-----	-----	-----	41.5	45.3	49.6	54.4	59.6	60.0

# AGE AT ENTRANCE 36

Years of service prior to 1/1/22      Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated.    Salary \$1,680 a year.

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	56	57	58	59	60	61	62
0	23.9	26.4	29.1	32.1	35.5	39.1	43.1
1	23.6	26.1	28.8	31.8	35.1	38.7	42.7
2	23.3	25.8	28.5	31.5	34.7	38.3	42.3
3	23.1	25.5	28.2	31.2	34.4	38.0	41.9
4	22.8	25.3	27.9	30.9	34.1	37.6	41.5
5	22.6	25.0	27.6	30.5	33.7	37.2	41.1
6	22.3	24.7	27.3	30.2	33.3	36.8	40.6
7	22.0	24.4	27.0	29.8	33.0	36.4	40.2
8	21.7	24.1	26.7	29.5	32.6	36.0	39.8
9	21.5	23.8	26.4	29.2	32.3	35.7	39.4
10	21.2	23.5	26.1	28.9	31.9	35.3	39.0
11	20.8	23.1	25.7	28.4	31.4	34.8	38.4
12	20.3	22.6	25.1	27.8	30.8	34.1	37.7
13	19.9	22.1	24.5	27.2	30.2	33.4	37.0
14	19.4	21.6	24.0	26.7	29.6	32.7	36.3
15	19.0	21.1	23.5	26.1	29.0	32.1	35.6
16	18.6	20.7	23.0	25.6	28.4	31.5	34.9
17	18.1	20.3	22.6	25.1	27.9	30.9	34.3
18	17.8	19.8	22.1	24.6	27.4	30.4	33.7
19	17.4	19.4	21.7	24.2	26.9	29.9	33.1
20	17.0	19.1	21.3	23.7	26.4	29.3	32.6
21	-----	18.7	20.9	23.3	25.9	28.8	32.1
22	-----	-----	20.5	22.9	25.5	28.4	31.5
23	-----	-----	-----	22.5	25.1	27.9	31.1
24	-----	-----	-----	-----	24.7	27.5	30.6
25	-----	-----	-----	-----	-----	27.1	30.1
26	-----	-----	-----	-----	-----	-----	29.7

# AGE AT ENTRANCE 36

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	63	64	65	66	67	68	69	70
0	47.5	52.4	57.7	57.7	57.7	57.7	57.7	57.7
1	47.0	51.9	57.2	57.7	57.7	57.7	57.7	57.7
2	46.6	51.4	56.7	57.7	57.7	57.7	57.7	57.7
3	46.2	50.9	56.2	57.7	57.7	57.7	57.7	57.7
4	45.8	50.5	55.7	57.7	57.7	57.7	57.7	57.7
5	45.3	50.0	55.2	57.7	57.7	57.7	57.7	57.7
6	44.9	49.5	54.7	57.7	57.7	57.7	57.7	57.7
7	44.4	49.0	54.1	57.7	57.7	57.7	57.7	57.7
8	43.9	48.5	53.6	57.7	57.7	57.7	57.7	57.7
9	43.5	48.1	53.1	57.7	57.7	57.7	57.7	57.7
10	43.1	47.6	52.6	57.4	57.7	57.7	57.7	57.7
11	42.5	46.9	51.9	56.6	57.7	57.7	57.7	57.7
12	41.7	46.1	50.9	55.6	57.7	57.7	57.7	57.7
13	40.9	45.2	50.0	54.6	57.7	57.7	57.7	57.7
14	40.1	44.4	49.1	53.6	57.7	57.7	57.7	57.7
15	39.4	43.6	48.3	52.7	57.6	57.7	57.7	57.7
16	38.7	42.9	47.5	51.8	56.7	57.7	57.7	57.7
17	38.0	42.1	46.7	51.0	55.7	57.7	57.7	57.7
18	37.4	41.4	45.9	50.2	54.8	57.7	57.7	57.7
19	36.8	40.8	45.2	49.4	54.0	57.7	57.7	57.7
20	36.2	40.1	44.5	48.6	53.2	57.7	57.7	57.7
21	35.6	39.5	43.8	47.9	52.4	57.3	57.7	57.7
22	35.0	38.9	43.2	47.2	51.6	56.5	57.7	57.7
23	34.5	38.3	42.6	46.5	50.9	55.7	57.7	57.7
24	34.0	37.8	42.0	45.9	50.2	55.0	57.7	57.7
25	33.5	37.3	41.4	45.2	49.5	54.2	57.7	57.7
26	33.0	36.7	40.8	44.7	48.9	53.5	57.7	57.7
27	32.6	36.3	40.3	44.1	48.2	52.9	57.7	57.7
28	-----	35.8	39.8	43.5	47.6	52.2	57.3	57.7
29	-----	-----	39.3	43.0	47.1	51.6	56.6	57.7

# AGE AT ENTRANCE 37

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN						
	57	58	59	60	61	62	63
0	24.6	27.2	30.1	33.2	36.7	40.5	44.7
1	24.3	26.9	29.7	32.9	36.3	40.1	44.3
2	24.0	26.6	29.4	32.5	35.9	39.7	43.8
3	23.8	26.3	29.1	32.2	35.6	39.3	43.4
4	23.5	26.0	28.8	31.9	35.3	39.0	43.1
5	23.2	25.8	28.5	31.6	34.9	38.6	42.6
6	22.9	25.4	28.2	31.2	34.5	38.1	42.2
7	22.6	25.1	27.8	30.8	34.1	37.7	41.7
8	22.4	24.8	27.5	30.5	33.7	37.3	41.3
9	22.1	24.5	27.2	30.2	33.4	37.0	40.9
10	21.8	24.3	26.9	29.8	33.0	36.6	40.5
11	21.5	23.8	26.5	29.4	32.5	36.0	39.9
12	20.9	23.3	25.9	28.7	31.9	35.3	39.1
13	20.5	22.8	25.3	28.1	31.2	34.6	38.3
14	20.0	22.3	24.8	27.5	30.6	33.9	37.6
15	19.5	21.8	24.3	27.0	30.0	33.3	36.9
16	19.1	21.3	23.8	26.5	29.4	32.7	36.2
17	18.7	20.9	23.3	25.9	28.9	32.1	35.6
18	18.3	20.4	22.8	25.4	28.3	31.5	35.0
19	17.9	20.0	22.4	25.0	27.8	30.9	34.4
20	17.5	19.6	22.0	24.5	27.3	30.4	33.8
21	-----	19.3	21.5	24.1	26.8	29.9	33.3
22	-----	-----	21.2	23.6	26.4	29.4	32.7
23	-----	-----	-----	23.2	25.9	28.9	32.2
24	-----	-----	-----	-----	25.5	28.5	31.7
25	-----	-----	-----	-----	-----	28.0	31.2
26	-----	-----	-----	-----	-----	-----	30.8

# AGE AT ENTRANCE 37

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN						
	64	65	66	67	68	69	70
0	49.4	54.5	54.5	54.5	54.5	54.5	54.5
1	48.9	54.0	54.5	54.5	54.5	54.5	54.5
2	48.4	53.5	54.5	54.5	54.5	54.5	54.5
3	48.0	53.0	54.5	54.5	54.5	54.5	54.5
4	47.6	52.5	54.5	54.5	54.5	54.5	54.5
5	47.1	52.0	54.5	54.5	54.5	54.5	54.5
6	46.6	51.5	54.5	54.5	54.5	54.5	54.5
7	46.1	51.0	54.5	54.5	54.5	54.5	54.5
8	45.7	50.5	54.5	54.5	54.5	54.5	54.5
9	45.2	50.0	54.5	54.5	54.5	54.5	54.5
10	44.8	49.5	54.1	54.5	54.5	54.5	54.5
11	44.1	48.8	53.3	54.5	54.5	54.5	54.5
12	43.3	47.9	52.3	54.5	54.5	54.5	54.5
13	42.5	47.0	51.4	54.5	54.5	54.5	54.5
14	41.7	46.2	50.4	54.5	54.5	54.5	54.5
15	40.9	45.4	49.6	54.2	54.5	54.5	54.5
16	40.2	44.6	48.7	53.3	54.5	54.5	54.5
17	39.5	43.8	47.9	52.4	54.5	54.5	54.5
18	38.8	43.1	47.1	51.5	54.5	54.5	54.5
19	38.2	42.4	46.4	50.7	54.5	54.5	54.5
20	37.6	41.7	45.6	49.9	54.5	54.5	54.5
21	37.0	41.1	44.9	49.2	53.9	54.5	54.5
22	36.4	40.5	44.3	48.4	53.1	54.5	54.5
23	35.9	39.9	43.6	47.7	52.3	54.5	54.5
24	35.3	39.3	43.0	47.1	51.6	54.5	54.5
25	34.8	38.8	42.4	46.4	50.9	54.5	54.5
26	34.3	38.2	41.8	45.8	50.2	54.5	54.5
27	33.9	37.7	41.3	45.2	49.5	54.4	54.5
28	.....	37.2	40.7	44.6	48.9	53.7	54.5

# AGE AT ENTRANCE 38

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN												
	58	59	60	61	62	63	64	65	66	67	68	69	70
0	25.3	27.9	31.1	34.4	38.0	42.0	46.4	51.3	51.3	51.3	51.3	51.3	51.3
1	25.0	27.8	30.7	34.0	37.6	41.6	46.0	50.8	51.3	51.3	51.3	51.3	51.3
2	24.8	27.5	30.4	33.7	37.2	41.2	45.6	50.4	51.3	51.3	51.3	51.3	51.3
3	24.5	27.2	30.1	33.3	36.9	40.8	45.1	49.9	51.3	51.3	51.3	51.3	51.3
4	24.2	26.9	29.8	33.0	36.5	40.4	44.7	49.5	51.3	51.3	51.3	51.3	51.3
5	23.9	26.6	29.5	32.7	36.2	40.0	44.3	49.0	51.3	51.3	51.3	51.3	51.3
6	23.6	26.2	29.1	32.3	35.7	39.6	43.8	48.5	51.3	51.3	51.3	51.3	51.3
7	23.3	25.9	28.8	31.9	35.3	39.1	43.3	48.0	51.3	51.3	51.3	51.3	51.3
8	23.0	25.6	28.4	31.5	35.0	38.7	42.9	47.5	51.3	51.3	51.3	51.3	51.3
9	22.8	25.3	28.1	31.2	34.6	38.3	42.5	47.0	51.3	51.3	51.3	51.3	51.3
10	22.5	25.0	27.8	30.9	34.2	37.9	42.1	46.6	50.9	51.3	51.3	51.3	51.3
11	22.1	24.6	27.4	30.4	33.7	37.4	41.4	45.9	50.1	51.3	51.3	51.3	51.3
12	21.6	24.1	26.8	29.7	33.0	36.6	40.6	45.0	49.2	51.3	51.3	51.3	51.3
13	21.1	23.5	26.2	29.1	32.3	35.9	39.8	44.2	48.3	51.3	51.3	51.3	51.3
14	20.6	23.0	25.6	28.5	31.7	35.2	39.1	43.4	47.4	51.3	51.3	51.3	51.3
15	20.1	22.5	25.1	27.9	31.1	34.5	38.3	42.6	46.5	50.9	51.3	51.3	51.3
16	19.7	22.0	24.6	27.4	30.5	33.9	37.7	41.8	45.7	50.0	51.3	51.3	51.3
17	19.3	21.6	24.1	26.8	29.9	33.3	37.0	41.1	44.9	49.2	51.3	51.3	51.3
18	18.8	21.1	23.6	26.3	29.3	32.7	36.3	40.4	44.2	48.4	51.3	51.3	51.3
19	18.4	20.7	23.1	25.8	28.8	32.1	35.7	39.7	43.4	47.6	51.3	51.3	51.3
20	18.1	20.3	22.7	25.4	28.3	31.5	35.1	39.1	42.7	46.8	51.3	51.3	51.3
21	-----	19.9	22.3	24.9	27.8	31.0	34.5	38.5	42.1	46.1	50.8	51.3	51.3
22	-----	-----	21.9	24.5	27.3	30.5	34.0	37.9	41.4	45.4	50.1	51.3	51.3
23	-----	-----	-----	24.0	26.9	30.0	33.5	37.3	40.8	44.7	49.3	51.3	51.3
24	-----	-----	-----	-----	26.4	29.5	33.0	36.7	40.2	44.1	48.6	51.3	51.3
25	-----	-----	-----	-----	-----	29.1	32.5	36.2	39.6	43.4	47.9	51.3	51.3
26	-----	-----	-----	-----	-----	-----	32.0	35.7	39.1	42.8	47.3	51.3	51.3
27	-----	-----	-----	-----	-----	-----	-----	35.2	38.6	42.3	46.7	50.9	51.3

# AGE AT ENTRANCE 39

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	59	60	61	62	63	64	65	66	67	68	69	70
0	26.1	29.0	32.1	35.6	39.4	43.7	48.3	48.3	48.3	48.3	48.3	48.3
1	25.8	28.7	31.8	35.2	39.0	43.2	47.8	48.3	48.3	48.3	48.3	48.3
2	25.6	28.4	31.5	34.9	38.6	42.8	47.4	48.3	48.3	48.3	48.3	48.3
3	25.3	28.1	31.2	34.5	38.3	42.4	46.9	48.3	48.3	48.3	48.3	48.3
4	25.0	27.8	30.8	34.2	37.9	42.0	46.5	48.3	48.3	48.3	48.3	48.3
5	24.7	27.5	30.5	33.8	37.5	41.6	46.1	48.3	48.3	48.3	48.3	48.3
6	24.4	27.1	30.1	33.4	37.1	41.1	45.6	48.3	48.3	48.3	48.3	48.3
7	24.1	26.8	29.8	33.1	36.7	40.7	45.1	48.3	48.3	48.3	48.3	48.3
8	23.8	26.5	29.4	32.7	36.3	40.2	44.6	48.3	48.3	48.3	48.3	48.3
9	23.5	26.2	29.1	32.3	35.9	39.8	44.2	48.3	48.3	48.3	48.3	48.3
10	23.2	25.9	28.8	32.0	35.5	39.4	43.7	47.8	48.3	48.3	48.3	48.3
11	22.8	25.4	28.3	31.5	35.0	38.8	43.1	47.1	48.3	48.3	48.3	48.3
12	22.3	24.9	27.7	30.8	34.2	38.0	42.2	46.2	48.3	48.3	48.3	48.3
13	21.8	24.3	27.1	30.2	33.5	37.3	41.4	45.3	48.3	48.3	48.3	48.3
14	21.3	23.8	26.5	29.5	32.9	36.6	40.6	44.4	48.3	48.3	48.3	48.3
15	20.8	23.2	26.0	28.9	32.2	35.9	39.9	43.6	47.8	48.3	48.3	48.3
16	20.3	22.7	25.4	28.4	31.6	35.2	39.2	42.8	46.9	48.3	48.3	48.3
17	19.9	22.3	24.9	27.8	31.0	34.6	38.5	42.1	46.1	48.3	48.3	48.3
18	19.5	21.8	24.4	27.3	30.4	33.9	37.8	41.4	45.3	48.3	48.3	48.3
19	19.0	21.4	23.9	26.8	29.9	33.3	37.2	40.7	44.5	48.3	48.3	48.3
20	18.6	20.9	23.5	26.3	29.4	32.8	36.5	40.0	43.8	48.0	48.3	48.3
21	-----	20.5	23.0	25.8	28.8	32.2	35.9	39.3	43.1	47.3	48.3	48.3
22	-----	-----	22.6	25.3	28.4	31.7	35.4	38.7	42.4	46.5	48.3	48.3
23	-----	-----	-----	24.9	27.9	31.2	34.8	38.1	41.8	45.8	48.3	48.3
24	-----	-----	-----	-----	27.4	30.7	34.3	37.5	41.2	45.2	48.3	48.3
25	-----	-----	-----	-----	-----	30.2	33.8	37.0	40.6	44.5	48.3	48.3
26	-----	-----	-----	-----	-----	-----	33.3	36.5	40.0	43.9	48.2	48.3

# AGE AT ENTRANCE 40

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	60	61	62	63	64	65	66	67	68	69
0	27.0	30.0	33.3	36.9	41.0	45.4	45.4	45.4	45.4	45.4
1	26.7	29.7	32.9	36.6	40.5	45.0	45.4	45.4	45.4	45.4
2	26.4	29.4	32.6	36.2	40.1	44.5	45.4	45.4	45.4	45.4
3	26.1	29.0	32.3	35.8	39.8	44.1	45.4	45.4	45.4	45.4
4	25.8	28.7	31.9	35.5	39.4	43.7	45.4	45.4	45.4	45.4
5	25.5	28.4	31.6	35.1	39.0	43.2	45.4	45.4	45.4	45.4
6	25.2	28.1	31.2	34.7	38.5	42.8	45.4	45.4	45.4	45.4
7	24.9	27.7	30.8	34.3	38.1	42.3	45.4	45.4	45.4	45.4
8	24.6	27.4	30.5	33.9	37.7	41.9	45.4	45.4	45.4	45.4
9	24.3	27.1	30.2	33.5	37.3	41.4	45.3	45.4	45.4	45.4
10	24.0	26.8	29.8	33.2	36.9	41.0	44.8	45.4	45.4	45.4
11	23.6	26.3	29.3	32.7	36.3	40.4	44.2	45.4	45.4	45.4
12	23.0	25.7	28.7	32.0	35.6	39.6	43.3	45.4	45.4	45.4
13	22.5	25.1	28.1	31.3	34.8	38.8	42.4	45.4	45.4	45.4
14	22.0	24.6	27.5	30.6	34.2	38.0	41.6	45.4	45.4	45.4
15	21.5	24.1	26.9	30.0	33.5	37.3	40.8	44.7	45.4	45.4
16	21.0	23.5	26.3	29.4	32.8	36.6	40.1	43.9	45.4	45.4
17	20.5	23.0	25.8	28.8	32.2	35.9	39.3	43.1	45.4	45.4
18	20.1	22.6	25.3	28.3	31.6	35.3	38.6	42.4	45.4	45.4
19	19.7	22.1	24.8	27.8	31.0	34.7	38.0	41.6	45.4	45.4
20	19.3	21.7	24.3	27.3	30.5	34.1	37.3	40.8	44.9	45.4
21	.....	21.3	23.9	26.8	30.0	33.5	36.7	40.3	44.2	45.4
22	.....	.....	23.4	26.3	29.5	33.0	36.1	39.6	43.5	45.4
23	.....	.....	.....	25.8	29.0	32.4	35.5	39.0	42.8	45.4
24	.....	.....	.....	.....	28.5	31.9	35.0	38.4	42.1	45.4
25	.....	.....	.....	.....	.....	31.4	34.5	37.8	41.5	45.4

# AGE AT ENTRANCE 41

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	60	61	62	63	64	65	66	67	68	69
0	25.1	28.0	31.1	34.6	38.4	42.6	42.6	42.6	42.6	42.6
1	24.8	27.6	30.7	34.2	38.0	42.2	42.6	42.6	42.6	42.6
2	24.5	27.3	30.4	33.8	37.6	41.8	42.6	42.6	42.6	42.6
3	24.2	27.0	30.1	33.5	37.2	41.3	42.6	42.6	42.6	42.6
4	24.0	26.7	29.8	33.1	36.9	41.0	42.6	42.6	42.6	42.6
5	23.7	26.4	29.4	32.8	36.5	40.5	42.6	42.6	42.6	42.6
6	23.4	26.1	29.1	32.4	36.0	40.1	42.6	42.6	42.6	42.6
7	23.1	25.8	28.7	32.0	35.6	39.6	42.6	42.6	42.6	42.6
8	22.8	25.4	28.4	31.6	35.2	39.2	42.6	42.6	42.6	42.6
9	22.5	25.1	28.1	31.3	34.8	38.8	42.4	42.6	42.6	42.6
10	22.2	24.8	27.7	30.9	34.5	38.4	42.0	42.6	42.6	42.6
11	21.8	24.4	27.3	30.4	33.9	37.8	41.3	42.6	42.6	42.6
12	21.3	23.8	26.6	29.8	33.2	37.0	40.5	42.6	42.6	42.6
13	20.8	23.3	26.0	29.1	32.5	36.2	39.7	42.6	42.6	42.6
14	20.3	22.7	25.5	28.5	31.8	35.5	38.9	42.6	42.6	42.6
15	19.8	22.2	24.9	27.9	31.2	34.8	38.1	41.8	42.6	42.6
16	19.3	21.7	24.4	27.3	30.6	34.2	37.4	41.0	42.6	42.6
17	18.9	21.3	23.9	26.8	30.0	33.5	36.7	40.3	42.6	42.6
18	18.5	20.8	23.4	26.2	29.4	32.9	36.0	39.5	42.6	42.6
19	18.0	20.4	22.9	25.7	28.8	32.3	35.4	38.8	42.6	42.6
20	.....	19.9	22.5	25.2	28.3	31.7	34.8	38.2	41.9	42.6
21	.....	.....	22.0	24.8	27.8	31.2	34.2	37.5	41.2	42.6
22	.....	.....	.....	24.3	27.3	30.6	33.6	36.9	40.5	42.6
23	.....	.....	.....	.....	26.8	30.1	33.0	36.3	39.9	42.6
24	.....	.....	.....	.....	.....	29.6	32.5	35.7	39.2	42.6

# AGE AT ENTRANCE 42

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	60	61	62	63	64	65	66	67	68	69
0	23.3	26.0	29.0	32.3	35.9	39.9	39.9	39.9	39.9	39.9
1	23.0	25.7	28.6	31.9	35.5	39.5	39.9	39.9	39.9	39.9
2	22.7	25.4	28.3	31.5	35.1	39.1	39.9	39.9	39.9	39.9
3	22.4	25.1	28.0	31.2	34.8	38.7	39.9	39.9	39.9	39.9
4	22.2	24.8	27.7	30.9	34.4	38.3	39.9	39.9	39.9	39.9
5	21.9	24.5	27.4	30.5	34.0	37.9	39.9	39.9	39.9	39.9
6	21.6	24.2	27.0	30.2	33.6	37.5	39.9	39.9	39.9	39.9
7	21.3	23.9	26.7	29.8	33.2	37.1	39.9	39.9	39.9	39.9
8	21.0	23.6	26.4	29.4	32.9	36.6	39.9	39.9	39.9	39.9
9	20.7	23.3	26.0	29.1	32.5	36.2	39.7	39.9	39.9	39.9
10	20.5	23.0	25.7	28.8	32.1	35.9	39.3	39.9	39.9	39.9
11	20.1	22.6	25.3	28.3	31.6	35.3	38.6	39.9	39.9	39.9
12	19.6	22.0	24.7	27.6	30.9	34.5	37.8	39.9	39.9	39.9
13	19.1	21.5	24.1	27.0	30.2	33.8	37.0	39.9	39.9	39.9
14	18.6	21.0	23.6	26.4	29.6	33.1	36.3	39.8	39.9	39.9
15	18.1	20.5	23.0	25.8	29.0	32.4	35.6	39.0	39.9	39.9
16	17.7	20.0	22.5	25.3	28.4	31.8	34.9	38.3	39.9	39.9
17	17.3	19.5	22.0	24.8	27.8	31.2	34.3	37.6	39.9	39.9
18	16.9	19.1	21.5	24.3	27.3	30.6	33.5	36.8	39.9	39.9
19	.....	18.7	21.1	23.8	26.7	30.0	32.9	36.1	39.7	39.9
20	.....	.....	20.7	23.3	26.2	29.5	32.3	35.5	39.0	39.9
21	.....	.....	.....	22.8	25.7	28.9	31.7	34.9	38.3	39.9
22	.....	.....	.....	.....	25.3	28.4	31.2	34.3	37.7	39.9
23	.....	.....	.....	.....	.....	27.9	30.7	33.7	37.0	39.9

# AGE AT ENTRANCE 43

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	60	61	62	63	64	65	66	67	68	69
0	21.5	24.1	26.9	30.0	33.5	37.3	37.3	37.3	37.3	37.3
1	21.2	23.8	26.5	29.7	33.1	36.9	37.3	37.3	37.3	37.3
2	21.0	23.5	26.3	29.4	32.8	36.5	37.3	37.3	37.3	37.3
3	20.7	23.2	26.0	29.0	32.4	36.2	37.3	37.3	37.3	37.3
4	20.5	23.0	25.7	28.7	32.1	35.8	37.3	37.3	37.3	37.3
5	20.2	22.7	25.4	28.4	31.7	35.4	37.3	37.3	37.3	37.3
6	19.9	22.3	25.0	28.0	31.3	35.0	37.3	37.3	37.3	37.3
7	19.6	22.0	24.7	27.7	31.0	34.6	37.3	37.3	37.3	37.3
8	19.3	21.7	24.4	27.3	30.6	34.2	37.3	37.3	37.3	37.3
9	19.1	21.5	24.1	27.0	30.2	33.8	37.0	37.3	37.3	37.3
10	18.8	21.2	23.8	26.7	29.9	33.4	36.6	37.3	37.3	37.3
11	18.4	20.8	23.4	26.2	29.4	32.9	36.0	37.3	37.3	37.3
12	18.0	20.3	22.8	25.6	28.7	32.2	35.2	37.3	37.3	37.3
13	17.5	19.7	22.2	25.0	28.1	31.5	34.5	37.3	37.3	37.3
14	17.0	19.3	21.7	24.4	27.5	30.8	33.8	37.1	37.3	37.3
15	16.6	18.8	21.2	23.9	26.9	30.1	33.1	36.3	37.3	37.3
16	16.2	18.3	20.7	23.4	26.3	29.5	32.4	35.6	37.3	37.3
17	15.7	17.9	20.2	22.8	25.7	28.9	31.7	34.9	37.3	37.3
18	-----	17.5	19.8	22.4	25.2	28.4	31.1	34.1	37.3	37.3
19	-----	-----	19.3	21.9	24.7	27.8	30.5	33.5	36.9	37.3
20	-----	-----	-----	21.4	24.2	27.3	30.0	32.9	36.2	37.3
21	-----	-----	-----	-----	23.7	26.8	29.4	32.3	35.6	37.3
22	-----	-----	-----	-----	-----	26.3	28.9	31.7	34.9	37.3

# AGE AT ENTRANCE 44

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.									
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN									
	60	61	62	63	64	65	66	67	68	69
0	19.8	22.2	24.9	27.9	31.2	34.9	34.9	34.9	34.9	34.9
1	19.5	22.0	24.6	27.6	30.9	34.5	34.9	34.9	34.9	34.9
2	19.3	21.7	24.3	27.3	30.5	34.1	34.9	34.9	34.9	34.9
3	19.0	21.4	24.1	27.0	30.2	33.7	34.9	34.9	34.9	34.9
4	18.8	21.2	23.8	26.7	29.9	33.4	34.9	34.9	34.9	34.9
5	18.5	20.9	23.5	26.3	29.5	33.0	34.9	34.9	34.9	34.9
6	18.3	20.6	23.2	26.0	29.1	32.6	34.9	34.9	34.9	34.9
7	18.0	20.3	22.8	25.6	28.8	32.2	34.9	34.9	34.9	34.9
8	17.7	20.0	22.5	25.3	28.4	31.8	34.9	34.9	34.9	34.9
9	17.5	19.7	22.2	25.0	28.1	31.5	34.5	34.9	34.9	34.9
10	17.2	19.5	22.0	24.7	27.7	31.1	34.1	34.9	34.9	34.9
11	16.9	19.1	21.5	24.2	27.2	30.6	33.5	34.9	34.9	34.9
12	16.4	18.6	21.0	23.7	26.6	29.9	32.8	34.9	34.9	34.9
13	15.9	18.1	20.5	23.1	26.0	29.2	32.0	34.9	34.9	34.9
14	15.5	17.6	19.9	22.5	25.4	28.6	31.3	34.4	34.9	34.9
15	15.1	17.2	19.5	22.0	24.8	27.9	30.7	33.7	34.9	34.9
16	14.7	16.7	19.0	21.5	24.3	27.3	30.0	33.0	34.9	34.9
17	.....	16.3	18.5	21.0	23.7	26.8	29.4	32.3	34.9	34.9
18	.....	.....	18.1	20.5	23.2	26.2	28.8	31.7	34.9	34.9
19	.....	.....	.....	20.1	22.7	25.7	28.2	31.1	34.2	34.9
20	.....	.....	.....	.....	22.3	25.2	27.7	30.5	33.5	34.9
21	.....	.....	.....	.....	.....	24.7	27.1	29.9	32.9	34.9

# AGE AT ENTRANCE 45

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	60	61	62	63	64	65	66	67	68	69
0	18.2	20.5	23.0	25.9	29.0	32.5	32.5	32.5	32.5	32.5
1	17.9	20.2	22.8	25.6	28.7	32.1	32.5	32.5	32.5	32.5
2	17.7	19.9	22.5	25.2	28.3	31.7	32.5	32.5	32.5	32.5
3	17.4	19.7	22.2	25.0	28.0	31.4	32.5	32.5	32.5	32.5
4	17.2	19.4	21.9	24.7	27.7	31.1	32.5	32.5	32.5	32.5
5	17.0	19.2	21.6	24.4	27.4	30.7	32.5	32.5	32.5	32.5
6	16.7	18.9	21.3	24.0	27.0	30.3	32.5	32.5	32.5	32.5
7	16.4	18.6	21.0	23.7	26.6	29.9	32.5	32.5	32.5	32.5
8	16.2	18.3	20.7	23.4	26.3	29.5	32.4	32.5	32.5	32.5
9	15.9	18.1	20.5	23.1	26.0	29.2	32.0	32.5	32.5	32.5
10	15.7	17.8	20.2	22.8	25.7	28.9	31.7	32.5	32.5	32.5
11	15.3	17.5	19.8	22.3	25.2	28.3	31.1	32.5	32.5	32.5
12	14.9	17.0	19.2	21.8	24.6	27.7	30.4	32.5	32.5	32.5
13	14.4	16.5	18.7	21.2	24.0	27.0	29.7	32.5	32.5	32.5
14	14.0	16.0	18.2	20.7	23.4	26.4	29.0	31.9	32.5	32.5
15	13.6	15.6	17.8	20.2	22.9	25.8	28.4	31.2	32.5	32.5
16	-----	15.2	17.3	19.7	22.3	25.2	27.8	30.5	32.5	32.5
17	-----	-----	16.9	19.2	21.8	24.7	27.2	29.9	32.5	32.5
18	-----	-----	-----	18.8	21.3	24.2	26.6	29.3	32.2	32.5
19	-----	-----	-----	-----	20.9	23.6	26.0	28.7	31.6	32.5
20	-----	-----	-----	-----	-----	23.2	25.5	28.1	31.0	32.5

# AGE AT ENTRANCE 46

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN #

	60	61	62	63	64	65	66	67	68	69
0	16.6	18.8	21.2	23.9	26.9	30.2	30.2	30.2	30.2	30.2
1	16.3	18.5	20.9	23.6	26.5	29.8	30.2	30.2	30.2	30.2
2	16.1	18.3	20.7	23.3	26.2	29.5	30.2	30.2	30.2	30.2
3	15.9	18.0	20.4	23.0	25.9	29.1	30.2	30.2	30.2	30.2
4	15.7	17.8	20.2	22.7	25.6	28.8	30.2	30.2	30.2	30.2
5	15.4	17.5	19.9	22.4	25.3	28.5	30.2	30.2	30.2	30.2
6	15.2	17.3	19.6	22.1	24.9	28.1	30.2	30.2	30.2	30.2
7	14.9	17.0	19.3	21.8	24.6	27.7	30.2	30.2	30.2	30.2
8	14.7	16.7	19.0	21.5	24.3	27.4	30.1	30.2	30.2	30.2
9	14.4	16.5	18.7	21.2	24.0	27.0	29.7	30.2	30.2	30.2
10	14.2	16.2	18.5	20.9	23.7	26.7	29.3	30.2	30.2	30.2
11	13.9	15.9	18.1	20.5	23.2	26.2	28.8	30.2	30.2	30.2
12	13.4	15.4	17.6	20.0	22.6	25.6	28.1	30.2	30.2	30.2
13	13.0	14.9	17.1	19.4	22.0	24.9	27.4	30.2	30.2	30.2
14	12.6	14.5	16.6	18.9	21.5	24.3	26.8	29.5	30.2	30.2
15	.....	14.1	16.2	18.4	21.0	23.8	26.2	28.8	30.2	30.2
16	.....	.....	15.7	18.0	20.5	23.2	25.6	28.2	30.2	30.2
17	.....	.....	.....	17.5	20.0	22.7	25.0	27.5	30.2	30.2
18	.....	.....	.....	.....	19.5	22.2	24.4	26.9	29.7	30.2
19	.....	.....	.....	.....	.....	21.7	23.9	26.4	29.1	30.2

# AGE AT ENTRANCE 47

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.									
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN									
	60	61	62	63	64	65	66	67	68	69
0	15.1	17.2	19.5	22.0	24.8	28.0	28.0	28.0	28.0	28.0
1	14.8	16.9	19.2	21.7	24.5	27.6	28.0	28.0	28.0	28.0
2	14.6	16.7	18.9	21.4	24.2	27.3	28.0	28.0	28.0	28.0
3	14.4	16.4	18.7	21.2	23.9	27.0	28.0	28.0	28.0	28.0
4	14.2	16.2	18.4	20.9	23.6	26.7	28.0	28.0	28.0	28.0
5	14.0	16.0	18.2	20.6	23.3	26.3	28.0	28.0	28.0	28.0
6	13.7	15.7	17.9	20.3	23.0	26.0	28.0	28.0	28.0	28.0
7	13.5	15.4	17.6	20.0	22.7	25.6	28.0	28.0	28.0	28.0
8	13.2	15.2	17.3	19.7	22.3	25.3	27.8	28.0	28.0	28.0
9	13.0	14.9	17.1	19.4	22.0	24.9	27.4	28.0	28.0	28.0
10	12.8	14.7	16.8	19.2	21.8	24.6	27.1	28.0	28.0	28.0
11	12.5	14.4	16.5	18.8	21.3	24.1	26.6	28.0	28.0	28.0
12	12.1	13.9	16.0	18.2	20.7	23.5	25.9	28.0	28.0	28.0
13	11.6	13.5	15.5	17.7	20.2	22.9	25.3	27.8	28.0	28.0
14	-----	13.0	15.0	17.2	19.7	22.4	24.6	27.2	28.0	28.0
15	-----	-----	14.6	16.8	19.2	21.8	24.0	26.5	28.0	28.0
16	-----	-----	-----	16.3	18.7	21.3	23.5	25.9	28.0	28.0
17	-----	-----	-----	-----	18.2	20.8	22.9	25.3	27.9	28.0
18	-----	-----	-----	-----	-----	20.3	22.4	24.7	27.3	28.0

# AGE AT ENTRANCE 48

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.									
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN									
	60	61	62	63	64	65	66	67	68	69
0	13.6	15.6	17.8	20.2	22.9	25.8	25.8	25.8	25.8	25.8
1	13.4	15.4	17.5	19.9	22.6	25.5	25.8	25.8	25.8	25.8
2	13.2	15.1	17.3	19.6	22.3	25.2	25.8	25.8	25.8	25.8
3	13.0	14.9	17.0	19.4	22.0	24.9	25.8	25.8	25.8	25.8
4	12.8	14.7	16.8	19.1	21.7	24.6	25.8	25.8	25.8	25.8
5	12.6	14.4	16.5	18.9	21.4	24.3	25.8	25.8	25.8	25.8
6	12.3	14.2	16.3	18.5	21.1	23.9	25.8	25.8	25.8	25.8
7	12.1	13.9	16.0	18.3	20.8	23.6	25.8	25.8	25.8	25.8
8	11.9	13.7	15.7	18.0	20.5	23.2	25.6	25.8	25.8	25.8
9	11.6	13.5	15.5	17.7	20.2	22.9	25.2	25.8	25.8	25.8
10	11.4	13.2	15.2	17.5	19.9	22.6	24.9	25.8	25.8	25.8
11	11.1	12.9	14.9	17.1	19.5	22.2	24.4	25.8	25.8	25.8
12	10.7	12.5	14.4	16.6	18.9	21.6	23.8	25.8	25.8	25.8
13	-----	12.1	14.0	16.1	18.4	21.0	23.1	25.5	25.8	25.8
14	-----	-----	13.5	15.6	17.9	20.5	22.6	24.9	25.8	25.8
15	-----	-----	-----	15.1	17.4	19.9	22.0	24.3	25.8	25.8
16	-----	-----	-----	-----	16.9	19.4	21.4	23.7	25.8	25.8
17	-----	-----	-----	-----	-----	18.9	20.9	23.1	25.6	25.8

# AGE AT ENTRANCE 49

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.								
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN								
	60	61	62	63	64	65	66	67	68
0	12.2	14.1	16.2	18.5	21.0	23.8	23.8	23.8	23.8
1	12.0	13.9	15.9	18.2	20.7	23.5	23.8	23.8	23.8
2	11.8	13.6	15.7	17.9	20.4	23.2	23.8	23.8	23.8
3	11.6	13.4	15.4	17.7	20.1	22.9	23.8	23.8	23.8
4	11.4	13.2	15.2	17.4	19.9	22.6	23.8	23.8	23.8
5	11.2	13.0	15.0	17.2	19.6	22.3	23.8	23.8	23.8
6	11.0	12.7	14.7	16.9	19.3	21.9	23.8	23.8	23.8
7	10.7	12.5	14.4	16.6	19.0	21.6	23.8	23.8	23.8
8	10.5	12.3	14.2	16.3	18.7	21.3	23.5	23.8	23.8
9	10.3	12.0	14.0	16.1	18.4	21.0	23.2	23.8	23.8
10	10.1	11.8	13.7	15.8	18.1	20.7	22.8	23.8	23.8
11	9.8	11.5	13.4	15.4	17.7	20.3	22.4	23.8	23.8
12	-----	11.1	12.9	14.9	17.2	19.7	21.7	23.8	23.8
13	-----	-----	12.5	14.5	16.7	19.1	21.2	23.4	23.8
14	-----	-----	-----	14.0	16.2	18.6	20.6	22.8	23.8
15	-----	-----	-----	-----	15.7	18.1	20.0	22.2	23.8
16	-----	-----	-----	-----	-----	17.6	19.5	21.6	23.8

# AGE AT ENTRANCE 50

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.								
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN								
	60	61	62	63	64	65	66	67	68
0	10.9	12.7	14.6	16.8	19.2	21.8	21.8	21.8	21.8
1	10.7	12.4	14.4	16.5	18.9	21.5	21.8	21.8	21.8
2	10.5	12.2	14.1	16.3	18.6	21.2	21.8	21.8	21.8
3	10.3	12.0	13.9	16.0	18.4	20.9	21.8	21.8	21.8
4	10.1	11.8	13.7	15.8	18.1	20.7	21.8	21.8	21.8
5	9.9	11.6	13.5	15.5	17.8	20.4	21.8	21.8	21.8
6	9.7	11.3	13.2	15.2	17.5	20.0	21.8	21.8	21.8
7	9.5	11.1	12.9	15.0	17.2	19.7	21.8	21.8	21.8
8	9.3	10.9	12.7	14.7	17.0	19.4	21.5	21.8	21.8
9	9.1	10.7	12.5	14.5	16.7	19.1	21.1	21.8	21.8
10	8.9	10.5	12.3	14.2	16.4	18.9	20.8	21.8	21.8
11	-----	10.2	11.9	13.9	16.0	18.4	20.4	21.8	21.8
12	-----	-----	11.5	13.4	15.5	17.9	19.8	21.8	21.8
13	-----	-----	-----	13.0	15.0	17.4	19.2	21.3	21.8
14	-----	-----	-----	-----	14.6	16.9	18.7	20.7	21.8
15	-----	-----	-----	-----	-----	16.4	18.1	20.1	21.8

# AGE AT ENTRANCE 51

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.								
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN								
	60	61	62	63	64	65	66	67	68
0	9.6	11.3	13.1	15.2	17.4	19.9	19.9	19.9	19.9
1	9.4	11.1	12.9	14.9	17.2	19.6	19.9	19.9	19.9
2	9.2	10.8	12.7	14.7	16.9	19.4	19.9	19.9	19.9
3	9.0	10.6	12.4	14.4	16.6	19.1	19.9	19.9	19.9
4	8.8	10.5	12.2	14.2	16.4	18.8	19.9	19.9	19.9
5	8.6	10.2	12.0	14.0	16.1	18.5	19.9	19.9	19.9
6	8.4	10.0	11.8	13.7	15.8	18.2	19.9	19.9	19.9
7	8.2	9.8	11.5	13.4	15.6	17.9	19.8	19.9	19.9
8	8.0	9.6	11.3	13.2	15.3	17.6	19.5	19.9	19.9
9	7.8	9.4	11.1	12.9	15.0	17.4	19.2	19.9	19.9
10	.....	9.2	10.9	12.7	14.8	17.1	18.9	19.9	19.9
11	.....	.....	10.5	12.4	14.4	16.7	18.5	19.9	19.9
12	.....	.....	.....	11.9	13.9	16.2	17.9	19.9	19.9
13	.....	.....	.....	.....	13.5	15.6	17.4	19.3	19.9
14	.....	.....	.....	.....	.....	15.2	16.8	18.7	19.9

# AGE AT ENTRANCE 52

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.								
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN								
	60	61	62	63	64	65	66	67	68
0	8.4	9.9	11.7	13.6	15.7	18.1	18.1	18.1	18.1
1	8.2	9.7	11.5	13.4	15.5	17.8	18.1	18.1	18.1
2	8.0	9.5	11.2	13.1	15.2	17.6	18.1	18.1	18.1
3	7.8	9.3	11.0	12.9	15.0	17.3	18.1	18.1	18.1
4	7.6	9.2	10.8	12.7	14.8	17.1	18.1	18.1	18.1
5	7.4	8.9	10.6	12.5	14.5	16.8	18.1	18.1	18.1
6	7.2	8.7	10.4	12.2	14.2	16.5	18.1	18.1	18.1
7	7.0	8.5	10.1	11.9	14.0	16.2	17.9	18.1	18.1
8	6.8	8.3	9.9	11.7	13.7	15.9	17.6	18.1	18.1
9	.....	8.1	9.7	11.5	13.5	15.6	17.4	18.1	18.1
10	.....	.....	9.5	11.3	13.2	15.4	17.1	18.1	18.1
11	.....	.....	.....	10.9	12.9	15.0	16.7	18.1	18.1
12	.....	.....	.....	.....	12.4	14.5	16.1	17.9	18.1
13	.....	.....	.....	.....	.....	14.0	15.6	17.3	18.1

### AGE AT ENTRANCE 53

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.								
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN								
	60	61	62	63	64	65	66	67	68
0	7.2	8.7	10.3	12.1	14.1	16.4	16.4	16.4	16.4
1	7.0	8.5	10.1	11.9	13.9	16.1	16.4	16.4	16.4
2	6.8	8.3	9.9	11.7	13.6	15.8	16.4	16.4	16.4
3	6.6	8.1	9.7	11.4	13.4	15.6	16.4	16.4	16.4
4	6.5	7.9	9.5	11.2	13.2	15.4	16.4	16.4	16.4
5	6.3	7.7	9.3	11.0	12.9	15.1	16.4	16.4	16.4
6	6.1	7.5	9.0	10.8	12.7	14.8	16.4	16.4	16.4
7	5.9	7.3	8.8	10.5	12.4	14.5	16.1	16.4	16.4
8	.....	7.1	8.6	10.3	12.1	14.2	15.8	16.4	16.4
9	.....	.....	8.4	10.1	11.9	14.0	15.6	16.4	16.4
10	.....	.....	.....	9.9	11.7	13.7	15.3	16.4	16.4
11	.....	.....	.....	.....	11.4	13.4	14.9	16.4	16.4
12	.....	.....	.....	.....	.....	12.9	14.1	16.0	16.4

### AGE AT ENTRANCE 54

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.							
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN							
	60	61	62	63	64	65	66	67
0	6.0	7.4	9.0	10.7	12.6	14.7	14.7	14.7
1	5.8	7.2	8.8	10.5	12.3	14.4	14.7	14.7
2	5.7	7.0	8.6	10.2	12.1	14.2	14.7	14.7
3	5.5	6.9	8.4	10.0	11.9	13.9	14.7	14.7
4	5.3	6.7	8.2	9.8	11.7	13.7	14.7	14.7
5	5.2	6.5	8.0	9.6	11.4	13.5	14.7	14.7
6	5.0	6.3	7.8	9.4	11.2	13.2	14.7	14.7
7	.....	6.1	7.5	9.1	10.9	12.9	14.7	14.7
8	.....	.....	7.3	8.9	10.7	12.7	14.1	14.7
9	.....	.....	.....	8.7	10.5	12.4	13.8	14.7
10	.....	.....	.....	.....	10.2	12.2	13.6	14.7
11	.....	.....	.....	.....	.....	11.8	13.2	14.7

# AGE AT ENTRANCE 55

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN							
	60	61	62	63	64	65	66	67
0	4.9	6.2	7.7	9.3	11.1	13.1	13.1	13.1
1	4.7	6.0	7.5	9.1	10.9	12.8	13.1	13.1
2	4.6	5.9	7.3	8.9	10.6	12.6	13.1	13.1
3	4.4	5.7	7.1	8.7	10.4	12.4	13.1	13.1
4	4.3	5.5	6.9	8.5	10.2	12.1	13.1	13.1
5	4.1	5.3	6.7	8.3	10.0	11.9	13.1	13.1
6	-----	5.2	6.5	8.0	9.7	11.6	13.0	13.1
7	-----	-----	6.3	7.8	9.5	11.4	12.7	13.1
8	-----	-----	-----	7.6	9.3	11.1	12.5	13.1
9	-----	-----	-----	-----	9.0	10.9	12.2	13.1
10	-----	-----	-----	-----	-----	10.7	11.9	13.1

# AGE AT ENTRANCE 56

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN							
	60	61	62	63	64	65	66	67
0	3.9	5.1	6.5	8.0	9.7	11.5	11.5	11.5
1	3.7	4.9	6.3	7.8	9.4	11.3	11.5	11.5
2	3.5	4.7	6.1	7.6	9.2	11.1	11.5	11.5
3	3.4	4.6	5.9	7.4	9.0	10.8	11.5	11.5
4	3.2	4.4	5.7	7.2	8.8	10.6	11.5	11.5
5	-----	4.2	5.5	7.0	8.6	10.4	11.5	11.5
6	-----	-----	5.3	6.8	8.4	10.1	11.4	11.5
7	-----	-----	-----	6.6	8.1	9.9	11.1	11.5
8	-----	-----	-----	-----	7.9	9.6	10.9	11.5
9	-----	-----	-----	-----	-----	9.4	10.6	11.5

# AGE AT ENTRANCE 57

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.							
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN							
	60	61	62	63	64	65	66	67
0	2.8	4.0	5.3	6.7	8.3	10.0	10.0	10.0
1	2.7	3.8	5.1	6.5	8.1	9.8	10.0	10.0
2	2.5	3.7	4.9	6.3	7.9	9.6	10.0	10.0
3	2.4	3.5	4.7	6.1	7.7	9.4	10.0	10.0
4	-----	3.3	4.6	5.9	7.5	9.2	10.0	10.0
5	-----	-----	4.4	5.7	7.3	8.9	10.0	10.0
6	-----	-----	-----	5.5	7.0	8.7	9.8	10.0
7	-----	-----	-----	-----	6.8	8.5	9.6	10.0
8	-----	-----	-----	-----	-----	8.2	9.3	10.0

# AGE AT ENTRANCE 58

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.							
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN							
	60	61	62	63	64	65	66	67
0	1.9	2.9	4.1	5.5	7.0	8.6	8.6	8.6
1	1.7	2.8	4.0	5.3	6.7	8.4	8.6	8.6
2	1.6	2.6	3.8	5.1	6.6	8.2	8.6	8.6
3	-----	2.5	3.6	4.9	6.4	8.0	8.6	8.6
4	-----	-----	3.5	4.7	6.2	7.8	8.6	8.6
5	-----	-----	-----	4.6	6.0	7.5	8.6	8.6
6	-----	-----	-----	-----	5.8	7.3	8.3	8.6
7	-----	-----	-----	-----	-----	7.1	8.1	8.6

# AGE AT ENTRANCE 59

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN							
	60	61	62	63	64	65	66	67
0	.9	1.9	3.0	4.3	5.7	7.2	7.2	7.2
1	.8	1.8	2.9	4.1	5.5	7.0	7.2	7.2
2	.....	1.6	2.7	3.9	5.3	6.8	7.2	7.2
3	.....	.....	2.5	3.8	5.1	6.6	7.2	7.2
4	.....	.....	.....	3.6	4.9	6.4	7.2	7.2
5	.....	.....	.....	.....	4.7	6.2	7.1	7.2
6	.....	.....	.....	.....	.....	6.0	6.9	7.2

# AGE AT ENTRANCE 60

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN						
	61	62	63	64	65	66	67
0	.9	2.0	3.2	4.5	5.9	5.9	5.9
1	.8	1.8	3.0	4.3	5.7	5.9	5.9
2	.....	1.7	2.8	4.1	5.5	5.9	5.9
3	.....	.....	2.6	3.9	5.3	5.9	5.9
4	.....	.....	.....	3.7	5.1	5.9	5.9
5	.....	.....	.....	.....	4.9	5.7	5.9

# AGE AT ENTRANCE 61

Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.

Years of service prior to 1/1/22	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN				
	62	63	64	65	66
0	1.0	2.1	3.3	4.6	4.6
1	.8	1.9	3.1	4.4	4.6
2	.....	1.7	2.9	4.2	4.6
3	.....	.....	2.7	4.1	4.6
4	.....	.....	.....	3.9	4.6

### AT AGE ENTRANCE 62

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.		
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN		
	63	64	65
0	1.0	2.1	3.4
1	.8	2.0	3.2
2	-----	1.8	3.0
3	-----	-----	2.9

### AGE AT ENTRANCE 63

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.	
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN	
	64	65
0	1.1	2.2
1	.9	2.1
2	-----	1.9

### AGE AT ENTRANCE 64

Years of service prior to 1/1/22	Percentage of salary, employee will receive in annuity if his length of service prior to January 1, 1922, is as stated and he leaves the service at the age stated. Salary \$1,680 a year.	
	LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN	
	65	
0	1.1	
1	.9	

# WIDOW'S ANNUITIES

Amount which widow will receive in annuity, given in percentage of salary of employee, if employee husband entered the service at the age stated and becomes separated from the service at the age stated. Age in left hand column means age of husband when he entered the service.

Age when husband becomes separated from the service.

Age	55		56		57		58	
	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger
21	44.0	50.0	46.0	50.0	48.2	50.0	50.0	50.0
22	41.7	50.0	43.6	50.0	45.7	50.0	47.9	50.0
23	39.5	49.8	41.4	50.0	43.4	50.0	45.5	50.0
24	37.3	47.2	39.2	49.8	41.1	50.0	43.1	50.0
25	35.3	44.6	37.1	47.1	38.9	49.8	40.9	50.0
26	33.3	42.1	35.0	44.6	36.8	47.1	38.7	49.8
27	31.4	39.7	33.1	42.1	34.8	44.6	36.6	47.2
28	29.6	37.4	31.2	39.7	32.9	42.1	34.6	44.6
29	27.9	35.2	29.4	37.4	31.0	39.7	32.7	42.1
30	26.2	33.1	27.7	35.2	29.2	37.4	30.9	39.7
31	24.6	31.1	26.0	33.1	27.5	35.2	29.1	37.4
32	23.0	29.1	24.4	31.1	25.9	33.1	27.4	35.2
33	21.6	27.2	22.9	29.1	24.3	31.0	25.7	33.1
34	20.1	25.4	21.4	27.2	22.7	29.1	24.1	31.1
35	18.7	23.7	20.0	25.4	21.3	27.2	22.6	29.1
36	17.4	22.0	18.6	23.7	19.8	25.4	21.1	27.2
37	16.1	20.4	17.3	22.0	18.5	23.7	19.7	25.4
38	14.9	18.8	16.0	20.4	17.2	22.0	18.4	23.7
39	13.7	17.4	14.8	18.8	15.9	20.4	17.1	22.0
40	12.6	15.9	13.6	17.3	14.7	18.8	15.8	20.4
41	11.5	14.5	12.5	15.9	13.6	17.3	14.6	18.8
42	10.5	13.2	11.4	14.5	12.4	15.9	13.5	17.4
43	9.5	11.9	10.4	13.2	11.4	14.5	12.4	15.9
44	8.5	10.7	9.4	11.9	10.3	13.2	11.3	14.5
45	7.6	9.5	8.4	10.7	9.3	11.9	10.3	13.2
46	6.7	8.4	7.5	9.5	8.4	10.7	9.3	11.9
47	5.8	7.3	6.6	8.4	7.5	9.5	8.3	10.7
48	5.0	6.3	5.8	7.3	6.6	8.4	7.4	9.5
49	4.2	5.3	4.9	6.3	5.7	7.3	6.5	8.4
50	3.4	4.3	4.1	5.3	4.9	6.3	5.7	7.3
51	2.7	3.4	3.4	4.3	4.1	5.3	4.9	6.3
52	2.0	2.5	2.6	3.4	3.4	4.3	4.1	5.3
53	1.3	1.6	2.0	2.5	2.6	3.4	3.3	4.3
54	.6	.8	1.3	1.6	1.9	2.5	2.6	3.4
55	.0	.0	.7	.8	1.3	1.6	1.9	2.5
56	-----	-----	.0	.0	.6	.8	1.3	1.6
57	-----	-----	-----	-----	.0	.0	.6	.8
58	-----	-----	-----	-----	-----	-----	.0	.0

# WIDOW'S ANNUITIES

Amount which widow will receive in annuity, given in percentage of salary of employee, if employee husband entered the service at the age stated and becomes separated from the service at the age stated. Age in left hand column means age of husband when he entered the service.

Age when husband becomes separated from the service

Age	59		60		61		62	
	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger
21	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0
22	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0
23	47.7	50.0	50.0	50.0	50.0	50.0	50.0	50.0
24	45.3	50.0	47.5	50.0	49.9	50.0	50.0	50.0
25	42.9	50.0	45.1	50.0	47.4	50.0	49.8	50.0
26	40.7	50.0	42.8	50.0	45.0	50.0	47.3	50.0
27	38.5	49.9	40.5	50.0	42.7	50.0	44.9	50.0
28	36.5	47.2	38.4	50.0	40.4	50.0	42.6	50.0
29	34.5	44.7	36.3	47.4	38.3	50.0	40.4	50.0
30	32.6	42.2	34.3	44.8	36.2	47.5	38.2	50.0
31	30.7	39.8	32.4	42.3	34.3	44.9	36.2	47.8
32	28.9	37.5	30.6	39.9	32.4	42.4	34.2	45.2
33	27.4	35.3	28.8	37.6	30.5	40.0	32.3	42.6
34	25.6	33.2	27.1	35.4	28.8	37.7	30.5	40.2
35	24.0	31.1	25.5	33.3	27.1	35.5	28.7	38.0
36	22.5	29.2	23.9	31.2	25.4	33.4	27.0	35.7
37	21.0	27.3	22.4	29.2	23.9	31.3	25.4	33.5
38	19.6	25.5	21.0	27.4	22.4	29.3	23.8	31.5
39	18.3	23.7	19.6	25.5	20.9	27.4	22.3	29.5
40	17.0	22.0	18.2	23.8	19.5	25.6	20.9	27.6
41	15.8	20.4	16.9	22.1	18.2	23.9	19.5	25.7
42	14.6	18.9	15.7	20.5	16.9	22.2	18.2	24.0
43	13.4	17.4	14.5	18.9	15.7	20.6	16.9	22.3
44	12.3	15.9	13.4	17.4	14.5	19.0	15.6	20.6
45	11.2	14.6	12.3	16.0	13.3	17.5	14.5	19.1
46	10.2	13.2	11.2	14.6	12.2	16.0	13.3	17.6
47	9.2	12.0	10.2	13.3	11.2	14.7	12.2	16.1
48	8.3	10.7	9.2	12.0	10.2	13.3	11.2	14.7
49	7.4	9.6	8.3	10.8	9.2	12.0	10.1	13.4
50	6.5	8.4	7.4	9.6	8.2	10.8	9.2	12.1
51	5.7	7.3	6.5	8.5	7.3	9.6	8.2	10.9
52	4.9	6.3	5.6	7.4	6.5	8.5	7.3	9.7
53	4.1	5.3	4.8	6.3	5.6	7.4	6.5	8.5
54	3.3	4.3	4.1	5.3	4.8	6.3	5.6	7.4
55	2.6	3.4	3.3	4.3	4.1	5.3	4.8	6.4
56	1.9	2.5	2.6	3.4	3.3	4.3	4.0	5.3
57	1.3	1.6	1.9	2.5	2.6	3.4	3.3	4.4
58	.6	.8	1.3	1.6	1.9	2.5	2.6	3.4
59	.0	.0	.6	.8	1.2	1.6	1.9	2.5
60	-----	-----	.0	.0	.6	.8	1.2	1.6
61	-----	-----	-----	-----	.0	.0	.6	.8
62	-----	-----	-----	-----	-----	-----	.0	.0

# WIDOW'S ANNUITIES

Amount which widow will receive in annuity, given in percentage of salary of employee, if employee husband entered the service at the age stated, and becomes separated from the service at the age stated. Age in left hand column means age of husband when he entered the service.

Age when husband becomes separated from the service.

Age	63		64		65	
	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger
21	50.0	50.0	50.0	50.0	50.0	50.0
22	50.0	50.0	50.0	50.0	50.0	50.0
23	50.0	50.0	50.0	50.0	50.0	50.0
24	50.0	50.0	50.0	50.0	50.0	50.0
25	50.0	50.0	50.0	50.0	50.0	50.0
26	49.8	50.0	50.0	50.0	50.0	50.0
27	47.3	50.0	49.8	50.0	50.0	50.0
28	44.9	50.0	47.3	50.0	49.9	50.0
29	42.6	50.0	44.9	50.0	47.4	50.0
30	40.4	50.0	42.6	50.0	45.0	50.0
31	38.2	50.0	40.4	50.0	42.7	50.0
32	36.2	48.0	38.2	50.0	40.5	50.0
33	34.2	45.4	36.2	48.4	38.3	50.0
34	32.3	42.9	34.2	45.7	36.3	48.8
35	30.5	40.5	32.3	43.2	34.3	46.1
36	28.7	38.1	30.5	40.7	32.4	43.5
37	27.0	35.9	28.7	38.4	30.5	41.1
38	25.4	33.7	27.0	36.1	28.8	38.7
39	23.8	31.6	25.4	34.0	27.1	36.4
40	22.3	29.7	23.8	31.9	25.5	34.2
41	20.9	27.7	22.3	29.9	23.9	32.1
42	19.5	25.9	20.9	27.9	22.4	30.1
43	18.2	24.1	19.5	26.1	20.9	28.2
44	16.9	22.4	18.2	24.3	19.5	26.3
45	15.6	20.8	16.9	22.6	18.2	24.5
46	14.4	19.2	15.6	20.9	16.9	22.7
47	13.3	17.7	14.5	19.3	15.7	21.1
48	12.2	16.2	13.3	17.8	14.5	19.5
49	11.1	14.8	12.2	16.3	13.3	17.9
50	10.1	13.5	11.2	14.9	12.2	16.5
51	9.2	12.2	10.1	13.6	11.2	15.0
52	8.2	10.9	9.2	12.3	10.2	13.7
53	7.3	9.7	8.2	11.0	9.2	12.4
54	6.5	8.6	7.3	9.8	8.2	11.1
55	5.6	7.5	6.5	8.6	7.3	9.9
56	4.8	6.4	5.6	7.5	6.5	8.7
57	4.0	5.4	4.8	6.4	5.6	7.6
58	3.3	4.4	4.0	5.4	4.8	6.5
59	2.6	3.4	3.3	4.4	4.1	5.5
60	1.9	2.5	2.6	3.5	3.3	4.5
61	1.2	1.7	1.9	2.5	2.6	3.5
62	.6	.8	1.2	1.7	1.9	2.6
63	.0	.0	.6	.8	1.2	1.7
64	-----	-----	.0	.0	.6	.8
65	-----	-----	-----	-----	.0	.0

# AGE AT ENTRANCE 21

Percentage of salary, employee would receive in annuity except for provision that no annuity can exceed an amount equal to 60 per cent of salary. Salary \$1,680 a year. (See page 62.)

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	57	58	59	60	61	62	63	64	65
0	64.0	69.5	75.5	82.0	89.2	97.1	105.8	115.3	125.8
1	63.5	68.9	74.9	81.4	88.5	96.3	104.9	114.4	124.9
2	63.0	68.4	74.3	80.7	87.8	95.6	104.1	113.6	124.0
3	62.5	67.9	73.7	80.1	87.2	94.9	103.4	112.8	123.1
4	62.0	67.3	73.2	79.5	86.5	94.2	102.7	112.0	122.2
5	61.5	66.8	72.6	78.9	85.9	93.5	101.9	111.1	121.3
6	60.9	66.2	71.9	78.2	85.1	92.7	101.0	110.2	120.3
7	60.4	65.6	71.3	77.5	84.4	91.9	100.2	109.3	119.3
8	-----	65.1	70.7	76.9	83.7	91.2	99.3	108.4	118.3
9	-----	64.5	70.1	76.3	83.0	90.4	98.6	107.6	117.4
10	-----	64.0	69.6	75.7	82.4	89.7	97.8	106.7	116.6
11	-----	63.2	68.8	74.8	81.4	88.7	96.7	105.5	115.3
12	-----	62.2	67.7	73.6	80.2	87.3	95.2	104.0	113.5
13	-----	61.2	66.6	72.5	78.9	86.0	93.8	102.4	111.9
14	-----	60.3	65.6	71.4	77.8	84.8	92.5	101.0	110.3
15	-----	-----	64.6	70.4	76.6	83.6	91.2	99.5	108.8
16	-----	-----	63.7	69.3	75.6	82.4	89.9	98.2	107.3
17	-----	-----	62.8	68.4	74.5	81.3	88.7	96.9	105.9
18	-----	-----	61.9	67.5	73.5	80.2	87.5	95.6	104.5
19	-----	-----	61.1	66.6	72.6	79.2	86.4	94.4	103.2
20	-----	-----	60.3	65.7	71.6	78.2	85.3	93.2	102.0
21	-----	-----	-----	64.9	70.7	77.2	84.3	92.1	100.8
22	-----	-----	-----	64.1	69.9	76.3	83.3	91.1	99.6
23	-----	-----	-----	63.3	69.1	75.4	82.4	90.0	98.5
24	-----	-----	-----	62.6	68.3	74.5	81.4	89.0	97.4
25	-----	-----	-----	61.9	67.5	73.7	80.5	88.1	96.4
26	-----	-----	-----	61.2	66.8	72.9	79.7	87.2	95.4
27	-----	-----	-----	60.5	66.1	72.2	78.9	86.3	94.4
28	-----	-----	-----	-----	65.4	71.5	78.1	85.4	93.5
29	-----	-----	-----	-----	64.8	70.8	77.3	84.6	92.6
30	-----	-----	-----	-----	64.1	70.1	76.6	83.8	91.8
31	-----	-----	-----	-----	63.5	69.4	75.9	83.1	91.0
32	-----	-----	-----	-----	63.0	68.8	75.2	82.3	90.2
33	-----	-----	-----	-----	62.4	68.2	74.6	81.6	89.4
34	-----	-----	-----	-----	61.9	67.6	74.0	81.0	88.7
35	-----	-----	-----	-----	61.4	67.1	73.4	80.3	88.0
36	-----	-----	-----	-----	60.9	66.6	72.8	79.7	87.3
37	-----	-----	-----	-----	60.4	66.0	72.3	79.1	86.7
38	-----	-----	-----	-----	-----	65.5	71.7	78.5	86.1
39	-----	-----	-----	-----	-----	65.1	71.2	78.0	85.5
40	-----	-----	-----	-----	-----	64.6	70.7	77.5	84.9
41	-----	-----	-----	-----	-----	64.2	70.3	77.0	84.3
42	-----	-----	-----	-----	-----	-----	69.8	76.5	83.8
43	-----	-----	-----	-----	-----	-----	-----	76.0	83.3
44	-----	-----	-----	-----	-----	-----	-----	-----	82.8

# AGE AT ENTRANCE 22

Years of service prior to 1/1/22

Percentage of salary, employee would receive in annuity except for provision that no annuity can exceed an amount equal to 60 per cent of salary. Salary \$1,680 a year. (See page 62.)

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	57	58	59	60	61	62	63	64	65
0	60.8	66.0	71.7	78.0	84.9	92.4	100.7	109.9	119.9
1	60.3	65.5	71.1	77.4	84.2	91.7	99.9	109.0	119.0
2	-----	64.9	70.6	76.8	83.5	91.0	99.2	108.2	118.1
3	-----	64.4	70.0	76.2	82.9	90.3	98.4	107.4	117.3
4	-----	63.9	69.5	75.6	82.3	89.7	97.7	106.7	116.5
5	-----	63.4	68.9	75.0	81.6	89.0	97.0	105.8	115.6
6	-----	62.8	68.3	74.3	80.9	88.2	96.1	104.9	114.6
7	-----	62.3	67.7	73.7	80.2	87.4	95.3	104.0	113.6
8	-----	61.7	67.1	73.1	79.6	86.7	94.6	103.2	112.7
9	-----	61.2	66.6	72.5	78.9	86.0	93.8	102.4	111.9
10	-----	60.7	66.1	71.9	78.3	85.4	93.1	101.6	111.0
11	-----	-----	65.3	71.0	77.4	84.4	92.0	100.5	109.8
12	-----	-----	64.2	69.9	76.2	83.1	90.6	98.9	108.1
13	-----	-----	63.2	68.8	75.0	81.8	89.2	97.5	106.5
14	-----	-----	62.2	67.8	73.9	80.6	87.9	96.1	105.0
15	-----	-----	61.3	66.8	72.8	79.4	86.7	94.7	103.5
16	-----	-----	60.4	65.8	71.8	78.3	85.5	93.4	102.1
17	-----	-----	-----	64.9	70.8	77.2	84.3	92.1	100.8
18	-----	-----	-----	64.0	69.8	76.2	83.2	90.9	99.5
19	-----	-----	-----	63.1	68.9	75.2	82.1	89.8	98.2
20	-----	-----	-----	62.3	68.0	74.2	81.1	88.7	97.0
21	-----	-----	-----	61.5	67.1	73.3	80.1	87.6	95.8
22	-----	-----	-----	60.7	66.3	72.4	79.1	86.5	94.7
23	-----	-----	-----	60.0	65.5	71.6	78.2	85.6	93.6
24	-----	-----	-----	-----	64.8	70.7	77.3	84.6	92.6
25	-----	-----	-----	-----	64.0	70.0	76.5	83.7	91.6
26	-----	-----	-----	-----	63.3	69.2	75.7	82.8	90.7
27	-----	-----	-----	-----	62.6	68.5	74.9	81.9	89.7
28	-----	-----	-----	-----	62.0	67.8	74.1	81.1	88.9
29	-----	-----	-----	-----	61.4	67.1	73.4	80.3	88.0
30	-----	-----	-----	-----	60.8	66.5	72.7	79.6	87.2
31	-----	-----	-----	-----	60.2	65.8	72.0	78.9	86.4
32	-----	-----	-----	-----	-----	65.2	71.4	78.2	85.7
33	-----	-----	-----	-----	-----	64.7	70.8	77.5	84.9
34	-----	-----	-----	-----	-----	64.1	70.2	76.9	84.2
35	-----	-----	-----	-----	-----	63.6	69.6	76.2	83.6
36	-----	-----	-----	-----	-----	63.1	69.0	75.6	82.9
37	-----	-----	-----	-----	-----	62.6	68.5	75.1	82.3
38	-----	-----	-----	-----	-----	62.1	68.0	74.5	81.7
39	-----	-----	-----	-----	-----	61.6	67.5	74.0	81.1
40	-----	-----	-----	-----	-----	61.2	67.0	73.5	80.6
41	-----	-----	-----	-----	-----	-----	66.6	73.0	80.0
42	-----	-----	-----	-----	-----	-----	-----	72.5	79.5
43	-----	-----	-----	-----	-----	-----	-----	-----	79.0

# AGE AT ENTRANCE 23

Percentage of salary, employee would receive in annuity except for provision that no annuity can exceed an amount equal to 60 per cent of salary. Salary \$1,680 a year. (See page 62.)

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	58	59	60	61	62	63	64	65
0	62.6	68.1	74.1	80.7	87.9	95.9	104.6	114.3
1	62.1	67.6	73.5	80.1	87.2	95.1	103.8	113.4
2	61.6	67.0	72.9	79.4	86.6	94.4	103.0	112.5
3	61.1	66.5	72.4	78.8	85.9	93.7	102.3	111.7
4	60.7	66.0	71.8	78.2	85.3	93.0	101.5	110.9
5	60.1	65.4	71.2	77.6	84.6	92.3	100.7	110.1
6	-----	64.8	70.6	76.9	83.8	91.5	99.9	109.1
7	-----	64.3	70.0	76.2	83.1	90.7	99.0	108.2
8	-----	63.7	69.4	75.6	82.4	89.9	98.2	107.4
9	-----	63.2	68.8	75.0	81.8	89.2	97.5	106.5
10	-----	62.7	68.3	74.4	81.1	88.5	96.7	105.7
11	-----	61.9	67.4	73.5	80.2	87.5	95.6	104.5
12	-----	60.9	66.4	72.3	78.9	86.2	94.1	102.9
13	-----	-----	65.3	71.2	77.7	84.8	92.7	101.4
14	-----	-----	64.3	70.1	76.5	83.6	91.4	99.9
15	-----	-----	63.3	69.1	75.4	82.4	90.1	98.5
16	-----	-----	62.4	68.1	74.3	81.2	88.8	97.2
17	-----	-----	61.5	67.1	73.3	80.1	87.6	95.8
18	-----	-----	60.7	66.2	72.3	79.0	86.4	94.6
19	-----	-----	-----	65.3	71.4	78.0	85.3	93.4
20	-----	-----	-----	64.5	70.4	77.0	84.2	92.2
21	-----	-----	-----	63.6	69.5	76.0	83.2	91.1
22	-----	-----	-----	62.9	68.7	75.1	82.2	90.0
23	-----	-----	-----	62.1	67.9	74.2	81.3	89.0
24	-----	-----	-----	61.4	67.1	73.4	80.3	88.0
25	-----	-----	-----	60.7	66.3	72.6	79.5	87.0
26	-----	-----	-----	-----	65.6	71.8	78.6	86.1
27	-----	-----	-----	-----	64.9	71.0	77.8	85.2
28	-----	-----	-----	-----	64.2	70.3	77.0	84.4
29	-----	-----	-----	-----	63.6	69.6	76.2	83.6
30	-----	-----	-----	-----	63.0	68.9	75.5	82.8
31	-----	-----	-----	-----	62.4	68.3	74.8	82.0
32	-----	-----	-----	-----	61.8	67.7	74.2	81.3
33	-----	-----	-----	-----	61.2	67.1	73.5	80.6
34	-----	-----	-----	-----	60.7	66.5	72.9	79.9
35	-----	-----	-----	-----	60.2	65.9	72.3	79.3
36	-----	-----	-----	-----	-----	65.4	71.7	78.7
37	-----	-----	-----	-----	-----	64.9	71.2	78.1
38	-----	-----	-----	-----	-----	64.4	70.6	77.5
39	-----	-----	-----	-----	-----	63.9	70.1	77.0
40	-----	-----	-----	-----	-----	63.5	69.6	76.4
41	-----	-----	-----	-----	-----	-----	69.2	75.9
42	-----	-----	-----	-----	-----	-----	-----	75.4

# AGE AT ENTRANCE 24

Percentage of salary, employee would receive in annuity except for provision that no annuity can exceed an amount equal to 60 per cent of salary. Salary \$1680 a year. (See page 62.)

Years of  
service  
prior to  
1/1/22

LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	59	60	61	62	63	64	65
0	64.7	70.4	76.7	83.6	91.2	99.6	108.8
1	64.1	69.8	76.1	82.9	90.5	98.8	108.0
2	63.6	69.3	75.5	82.3	89.8	98.1	107.2
3	63.1	68.7	74.9	81.7	89.1	97.3	106.4
4	62.6	68.2	74.3	81.1	88.5	96.6	105.6
5	62.1	67.6	73.7	80.4	87.8	95.9	104.8
6	61.5	67.0	73.1	79.7	87.0	95.0	103.9
7	61.0	66.4	72.4	79.0	86.2	94.2	103.0
8	60.4	65.8	71.8	78.3	85.5	93.4	102.2
9	.....	65.3	71.2	77.7	84.8	92.7	101.4
10	.....	64.8	70.6	77.1	84.2	92.0	100.6
11	.....	64.0	69.8	76.2	83.2	90.9	99.4
12	.....	62.9	68.7	75.0	81.9	89.5	97.9
13	.....	61.9	67.6	73.8	80.6	88.1	96.4
14	.....	61.0	66.5	72.7	79.4	86.8	95.0
15	.....	60.0	65.5	71.6	78.2	85.6	93.7
16	.....	.....	64.6	70.6	77.1	84.4	92.4
17	.....	.....	63.6	69.6	76.0	83.2	91.1
18	.....	.....	62.8	68.6	75.0	82.1	90.0
19	.....	.....	61.9	67.7	74.0	81.0	88.7
20	.....	.....	61.1	66.8	73.1	80.0	87.6
21	.....	.....	60.3	65.9	72.1	79.0	86.5
22	.....	.....	.....	65.1	71.3	78.0	85.5
23	.....	.....	.....	64.3	70.4	77.1	84.5
24	.....	.....	.....	63.6	69.6	76.2	83.6
25	.....	.....	.....	62.8	68.8	75.4	82.6
26	.....	.....	.....	62.1	68.1	74.6	81.8
27	.....	.....	.....	61.5	67.3	73.8	80.9
28	.....	.....	.....	60.8	66.6	73.0	80.1
29	.....	.....	.....	60.2	66.0	72.3	79.3
30	.....	.....	.....	.....	65.3	71.6	78.6
31	.....	.....	.....	.....	64.7	70.9	77.8
32	.....	.....	.....	.....	64.1	70.3	77.1
33	.....	.....	.....	.....	63.5	69.7	76.5
34	.....	.....	.....	.....	63.0	69.1	75.8
35	.....	.....	.....	.....	62.4	68.5	75.2
36	.....	.....	.....	.....	61.9	68.0	74.6
37	.....	.....	.....	.....	61.4	67.4	74.0
38	.....	.....	.....	.....	61.0	66.9	73.5
39	.....	.....	.....	.....	60.5	66.4	73.0
40	.....	.....	.....	.....	.....	66.0	72.4
41	.....	.....	.....	.....	.....	.....	71.9

## AGE AT ENTRANCE 25

## AGE AT ENTRANCE 26

Years  
of  
service  
prior to  
1/1/22

Percentage of salary employee would receive in annuity except  
for provision that no annuity can exceed an amount equal to 60  
per cent of salary. Salary \$1680 a year. (See page 62.)

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	60	61	62	63	64	65	60	61	62	63	64	65
0	66.8	72.8	79.5	86.7	94.8	103.6	63.4	69.1	75.5	82.4	90.1	98.6
1	66.3	72.2	78.8	86.0	94.0	102.8	62.8	68.6	74.8	81.8	89.4	97.8
2	65.7	71.7	78.2	85.4	93.3	102.0	62.3	68.0	74.2	81.1	88.7	97.0
3	65.2	71.1	77.6	84.7	92.6	101.2	61.8	67.5	73.7	80.5	88.0	96.3
4	64.7	70.6	77.0	84.1	91.9	100.5	61.3	67.0	73.1	79.9	87.4	95.6
5	64.2	70.0	76.4	83.4	91.2	99.7	60.8	66.4	72.5	79.2	86.6	94.8
6	63.6	69.3	75.7	82.7	90.4	98.8	60.2	65.8	71.8	78.5	85.9	94.0
7	63.0	68.7	75.0	81.9	89.6	98.0	-----	65.2	71.2	77.8	85.1	93.2
8	62.4	68.1	74.4	81.3	88.8	97.2	-----	64.6	70.6	77.2	84.4	92.4
9	61.9	67.6	73.8	80.6	88.1	96.4	-----	64.1	70.0	76.5	83.7	91.7
10	61.4	67.0	73.2	80.0	87.4	95.7	-----	63.5	69.4	75.9	83.1	91.0
11	60.6	66.8	72.3	79.0	86.4	94.6	-----	62.7	68.6	75.0	82.1	89.9
12	-----	65.1	71.1	77.8	85.1	93.1	-----	61.7	67.5	73.8	80.8	88.5
13	-----	64.1	70.0	76.5	83.7	91.7	-----	60.7	66.4	72.6	79.5	87.1
14	-----	63.1	68.9	75.4	82.5	90.3	-----	-----	65.3	71.5	78.3	85.8
15	-----	62.1	67.9	74.3	81.3	89.0	-----	-----	64.4	70.4	77.1	84.6
16	-----	61.2	66.9	73.2	80.1	87.8	-----	-----	63.4	69.4	76.0	83.3
17	-----	60.3	65.9	72.1	79.0	86.6	-----	-----	62.5	68.4	75.0	82.2
18	-----	-----	65.0	71.2	77.9	85.4	-----	-----	61.6	67.4	73.9	81.1
19	-----	-----	64.1	70.2	76.9	84.3	-----	-----	60.7	66.5	72.9	80.0
20	-----	-----	63.3	69.3	75.9	83.2	-----	-----	-----	65.6	72.0	79.0
21	-----	-----	62.5	68.4	74.9	82.2	-----	-----	-----	64.8	71.1	78.0
22	-----	-----	61.7	67.5	74.0	81.2	-----	-----	-----	64.0	70.2	77.0
23	-----	-----	60.9	66.7	73.1	80.2	-----	-----	-----	63.2	69.3	76.1
24	-----	-----	60.2	65.9	72.3	79.3	-----	-----	-----	62.4	68.5	75.2
25	-----	-----	-----	65.2	71.5	78.4	-----	-----	-----	61.7	67.7	74.4
26	-----	-----	-----	64.5	70.7	77.6	-----	-----	-----	61.0	67.0	73.5
27	-----	-----	-----	63.8	69.9	76.8	-----	-----	-----	60.3	66.2	72.8
28	-----	-----	-----	63.1	69.2	76.0	-----	-----	-----	-----	65.5	72.0
29	-----	-----	-----	62.4	68.5	75.2	-----	-----	-----	-----	64.9	71.3
30	-----	-----	-----	61.8	67.8	74.5	-----	-----	-----	-----	64.2	70.6
31	-----	-----	-----	61.2	67.2	73.8	-----	-----	-----	-----	63.6	69.9
32	-----	-----	-----	60.7	66.6	73.1	-----	-----	-----	-----	63.0	69.3
33	-----	-----	-----	60.1	66.0	72.5	-----	-----	-----	-----	62.4	68.6
34	-----	-----	-----	-----	65.4	71.9	-----	-----	-----	-----	61.9	68.0
35	-----	-----	-----	-----	64.9	71.3	-----	-----	-----	-----	61.4	67.5
36	-----	-----	-----	-----	64.3	70.7	-----	-----	-----	-----	60.9	66.9
37	-----	-----	-----	-----	63.8	70.1	-----	-----	-----	-----	60.4	66.4
38	-----	-----	-----	-----	63.3	69.6	-----	-----	-----	-----	-----	65.9
39	-----	-----	-----	-----	62.9	69.1	-----	-----	-----	-----	-----	65.4
40	-----	-----	-----	-----	-----	68.6	-----	-----	-----	-----	-----	-----

## AGE AT ENTRANCE 27

## AGE AT ENTRANCE 28

Percentage of salary employee would receive in annuity except for provision that no annuity can exceed an amount equal to 60 per cent of salary. Salary \$1680 a year. (See page 62).

Years of  
service  
prior to  
1/1/22

## LEAVES THE SERVICE AT AGE STATED AT TOP OF COLUMN

	60	61	62	63	64	65	61	62	63	64	65
0	60.1	65.6	71.6	78.3	85.6	93.7	62.2	67.9	74.3	81.3	89.1
1	-----	65.0	71.0	77.6	84.9	93.0	61.6	67.4	73.7	80.7	88.4
2	-----	64.5	70.5	77.0	84.3	92.2	61.1	66.8	73.1	80.0	87.7
3	-----	64.0	69.9	76.4	83.6	91.5	60.6	66.3	72.5	79.4	87.0
4	-----	63.5	69.4	75.8	83.0	90.9	60.1	65.8	72.0	78.8	86.3
5	-----	62.9	68.8	75.2	82.3	90.1	-----	65.2	71.3	78.1	85.6
6	-----	62.3	68.1	74.5	81.6	89.3	-----	64.6	70.7	77.4	84.8
7	-----	61.8	67.5	73.9	80.9	88.6	-----	64.0	70.1	76.7	84.1
8	-----	61.2	66.9	73.2	80.2	87.8	-----	63.4	69.4	76.1	83.4
9	-----	60.7	66.4	72.6	79.5	87.1	-----	62.9	68.9	75.4	82.7
10	-----	60.2	65.8	72.0	78.9	86.4	-----	62.4	68.3	74.8	82.0
11	-----	-----	65.0	71.1	77.9	85.4	-----	61.6	67.4	73.9	81.0
12	-----	-----	63.9	70.0	76.7	84.0	-----	60.5	66.3	72.7	79.7
13	-----	-----	62.9	68.9	75.5	82.7	-----	-----	65.2	71.5	78.5
14	-----	-----	61.9	67.8	74.3	81.5	-----	-----	64.2	70.4	77.3
15	-----	-----	60.9	66.8	73.2	80.2	-----	-----	63.2	69.4	76.1
16	-----	-----	60.0	65.8	72.1	79.1	-----	-----	62.3	68.3	75.0
17	-----	-----	-----	64.8	71.1	78.0	-----	-----	61.3	67.3	73.9
18	-----	-----	-----	63.9	70.1	76.9	-----	-----	60.5	66.4	72.9
19	-----	-----	-----	63.0	69.1	75.9	-----	-----	-----	65.5	71.9
20	-----	-----	-----	62.2	68.2	74.9	-----	-----	-----	64.6	70.9
21	-----	-----	-----	61.3	67.3	73.9	-----	-----	-----	63.7	70.0
22	-----	-----	-----	60.5	66.5	73.0	-----	-----	-----	62.9	69.1
23	-----	-----	-----	-----	65.7	72.1	-----	-----	-----	62.1	68.3
24	-----	-----	-----	-----	64.9	71.3	-----	-----	-----	61.4	67.5
25	-----	-----	-----	-----	64.1	70.4	-----	-----	-----	60.6	66.7
26	-----	-----	-----	-----	63.4	69.7	-----	-----	-----	-----	65.9
27	-----	-----	-----	-----	62.7	68.9	-----	-----	-----	-----	65.2
28	-----	-----	-----	-----	62.0	68.2	-----	-----	-----	-----	64.5
29	-----	-----	-----	-----	61.4	67.5	-----	-----	-----	-----	63.8
30	-----	-----	-----	-----	60.8	66.8	-----	-----	-----	-----	63.2
31	-----	-----	-----	-----	60.2	66.2	-----	-----	-----	-----	62.6
32	-----	-----	-----	-----	-----	65.5	-----	-----	-----	-----	62.0
33	-----	-----	-----	-----	-----	65.0	-----	-----	-----	-----	61.4
34	-----	-----	-----	-----	-----	64.4	-----	-----	-----	-----	60.9
35	-----	-----	-----	-----	-----	63.8	-----	-----	-----	-----	60.3
36	-----	-----	-----	-----	-----	63.3	-----	-----	-----	-----	-----
37	-----	-----	-----	-----	-----	62.8	-----	-----	-----	-----	-----
38	-----	-----	-----	-----	-----	62.3	-----	-----	-----	-----	-----

Percentage of salary employee would receive in annuity except for provision that no annuity can exceed an amount equal to 60 per cent of salary. Salary \$1,680 a year. (See page 62.)

Years of service prior to 1/1/22	Age at entrance 29 Leaves service at age				Age at entrance 30 Leaves service at age				Age at entrance 31 Leaves service at age			
	62	63	64	65	62	63	64	65	63	64	65	
0	64.4	70.5	77.2	84.6	61.0	66.8	73.2	80.3	63.3	69.4	76.2	
1	63.8	69.9	76.6	83.9	60.4	66.2	72.6	79.6	62.7	68.8	75.5	
2	63.3	69.3	75.9	83.2	.....	65.7	72.0	79.0	62.2	68.2	74.9	
3	62.8	68.8	75.3	82.6	.....	65.1	71.4	78.4	61.7	67.7	74.3	
4	62.3	68.2	74.8	82.0	.....	64.6	70.9	77.8	61.2	67.1	73.7	
5	61.8	67.6	74.1	81.3	.....	64.1	70.3	77.1	60.6	66.6	73.1	
6	61.2	67.0	73.4	80.5	.....	63.5	69.6	76.4	60.0	65.9	72.4	
7	60.6	66.4	72.8	79.8	.....	62.9	69.0	75.7	.....	65.3	71.7	
8	60.1	65.8	72.1	79.1	.....	62.3	68.4	75.0	.....	64.7	71.1	
9	.....	65.2	71.5	78.5	.....	61.8	67.8	74.4	.....	64.2	70.5	
10	.....	64.7	70.9	77.8	.....	61.2	67.2	73.8	.....	63.6	69.9	
11	.....	63.9	70.1	76.9	.....	60.4	66.4	72.9	.....	62.8	69.0	
12	.....	62.8	68.9	75.6	.....	.....	65.2	71.7	.....	61.7	67.9	
13	.....	61.8	67.8	74.4	.....	.....	64.2	70.5	.....	60.7	66.7	
14	.....	60.8	66.7	73.3	.....	.....	63.1	69.4	.....	.....	65.7	
15	.....	.....	65.7	72.1	.....	.....	62.1	68.3	.....	.....	64.6	
16	.....	.....	64.7	71.1	.....	.....	61.2	67.3	.....	.....	63.6	
17	.....	.....	63.7	70.0	.....	.....	60.3	66.3	.....	.....	62.7	
18	.....	.....	62.8	69.0	.....	.....	.....	65.3	.....	.....	61.8	
19	.....	.....	61.9	68.1	.....	.....	.....	64.4	.....	.....	60.9	
20	.....	.....	61.1	67.2	.....	.....	.....	63.5	.....	.....	60.0	
21	.....	.....	60.3	66.3	.....	.....	.....	62.7	.....	.....	.....	
22	.....	.....	.....	65.4	.....	.....	.....	61.9	.....	.....	.....	
23	.....	.....	.....	64.6	.....	.....	.....	61.1	.....	.....	.....	
24	.....	.....	.....	63.8	.....	.....	.....	60.3	.....	.....	.....	
25	.....	.....	.....	63.1	.....	.....	.....	.....	.....	.....	.....	
26	.....	.....	.....	62.4	.....	.....	.....	.....	.....	.....	.....	
27	.....	.....	.....	61.7	.....	.....	.....	.....	.....	.....	.....	
28	.....	.....	.....	61.0	.....	.....	.....	.....	.....	.....	.....	
29	.....	.....	.....	60.3	.....	.....	.....	.....	.....	.....	.....	

Percentage of salary employee would receive in annuity except for provision that no annuity can exceed an amount equal to 60 per cent of salary. Salary \$1,680 a year. (See page 62.)

Years of service prior to 1/1/22	Age at entrance 32 Leaves service at Age		Age at entrance 33 Leaves service at Age		Age at entrance 34 Leaves service at Age		Age at entrance 35 Leaves service at Age	
	64	65	64	65	65	65	65	65
0	65.7	72.2	62.2	68.4	64.7	61.1		
1	65.1	71.6	61.6	67.8	64.1	60.6		
2	64.6	71.0	61.1	67.2	63.6	60.1		
3	64.1	70.4	60.6	66.6	63.0	-----		
4	63.5	69.8	60.1	66.1	62.5	-----		
5	63.0	69.2	-----	65.5	62.0	-----		
6	62.4	68.6	-----	64.9	61.3	-----		
7	61.8	67.9	-----	64.3	60.8	-----		
8	61.2	67.3	-----	63.7	60.2	-----		
9	60.7	66.7	-----	63.1	-----	-----		
10	60.2	66.2	-----	62.6	-----	-----		
11	-----	65.3	-----	61.8	-----	-----		
12	-----	64.2	-----	60.7	-----	-----		
13	-----	63.1	-----	-----	-----	-----		
14	-----	62.1	-----	-----	-----	-----		
15	-----	61.1	-----	-----	-----	-----		
16	-----	60.2	-----	-----	-----	-----		

Amount which widow would receive in annuity, given in percentage of salary of employee, except for the provision that no annuity to a widow can exceed 50 per cent of salary of employee. Age in left hand column means age of husband when he entered the service, and age above column means age at which husband leaves the service.

Age	56		57		58	
	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger
21	.....	55.5	.....	58.5	.....	61.6
22	.....	52.6	.....	55.5	.....	58.5
23	.....	.....	.....	52.6	.....	55.5
24	.....	.....	.....	.....	.....	52.6
25	.....	.....	.....	.....	.....	.....

Age	59		60		61		62	
	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger
21	52.8	68.5	55.4	72.2	58.0	76.2	60.9	80.4
22	50.2	65.1	52.7	68.7	55.2	72.5	57.9	76.5
23	.....	61.8	50.0	65.3	52.5	68.9	55.1	72.8
24	.....	58.7	.....	62.0	.....	65.5	52.4	69.2
25	.....	55.6	.....	58.8	.....	62.2	.....	65.8
26	.....	52.7	.....	55.8	.....	59.0	.....	62.5
27	.....	.....	.....	52.9	.....	56.0	.....	59.3
28	.....	.....	.....	50.1	.....	53.1	.....	56.2
29	.....	.....	.....	.....	.....	50.2	.....	53.3
30	.....	.....	.....	.....	.....	.....	.....	50.5

Age	63		64		65	
	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger	Wife 10 years younger	Wife 5 years younger
21	63.9	84.9	67.1	89.7	70.5	94.9
22	60.8	80.8	63.9	85.5	67.2	90.4
23	57.9	76.9	60.9	81.4	64.1	86.2
24	55.1	73.2	58.0	77.5	61.0	82.1
25	52.4	69.6	55.1	73.7	58.1	78.1
26	.....	66.2	52.4	70.1	55.2	74.3
27	.....	62.8	.....	66.6	52.5	70.7
28	.....	59.6	.....	63.3	.....	67.2
29	.....	56.6	.....	60.1	.....	63.8
30	.....	53.6	.....	57.0	.....	60.5
31	.....	50.8	.....	54.0	.....	57.4
32	.....	.....	.....	51.1	.....	54.4
	.....	.....	.....	.....	.....	51.5







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